California's **Proposed 2027 EHB Benchmark** Plan





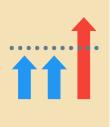
Current as of October 24, 2025



In May 2025, California's DMHC submitted a proposal to CMS to update the California EHB benchmark plan. The anticipated start date of the new plan is January 1, 2027, pending federal approval.

Rule: Generosity Limit

California's updated EHB benchmark plan cannot have benefits that are more rich than the most generous large employer plan within a set of comparison plans.



Cost of total additional benefits must fall below this %.

How are costs estimated?

Differences in cost of benefits between current benchmark plan and most generous plan.



Newly Added Benefits in Proposed 2027 California EHB Benchmark Plan



DME

- Removes "home-use only" limitation
- Additional DME includes:
 - Wheelchairs (manual & powered)
 - Walkers and scooters
 - CPAP machines
 - Portable oxygen
 - Hospital beds
 - Augmentative communication devices



Fertility Services

- Infertility diagnosis
- · Artificial insemination
- Surrogacy-related medical services
- IVF, including:
 - 3 gamete retrievals attempts (sperm or eggs)
 - Embryo creation & transfers
 - Donor sperm/eggs
 - Cryopreservation and storage



Hearing Aids & Exams

- One hearing aid per ear every three years
- Annual hearing exams
- No age limit



CHBRP: California Health Benefits Review Program **CMS:** Centers for Medicare & Medicaid Services **CPAP:** Continuous positive airway pressure

DME: Durable medical equipment

DMHC: Department of Managed Health Care EHB: Essential health benefit

IVF: in vitro fertilization

For more Information regarding EHBs, see CHBRP's Nuts and **Bolts and Issue Briefs.**