

California's Proposed 2027 EHB Benchmark Plan

HEALTH CARE NUTS AND BOLTS with



Current as of October 24, 2025



What's happening?

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.



2.23%

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



For more information regarding EHBs, see CHBRP's [Nuts and Bolts](#) and [Issue Briefs](#).

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