



BlueCross BlueShield of Texas

Essential Health Benefits for Purposes of Determining Annual and Lifetime Dollar Maximums

The Affordable Care Act defines essential health benefits to include at least the following general categories and items and services covered within the categories:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Blue Cross and Blue Shield of Texas (BCBSTX) Determination

Absent contrary regulatory guidance, BCBSTX believes that certain items and services in the following categories constitute **essential health benefits**:

- Allergy
- Ambulance
- Ambulatory patient services
- Chiropractor rendering medical services
- CT, PET, MRI, Nuclear Medicine
- Coordinated Home Care
- Diabetic Management (medical)
- Durable Medical Equipment
- Emergency Services
- Hearing & Vision Test
- Home Health Care
- Hospitalization
- Hospice
- Human Organ Transplants
- Infertility - diagnosis
- Maternity and newborn care
- Mental Health and substance abuse services
- Occupational Therapy
- Pediatric services
- Physical Therapy
- Prescription Drugs
- Preventive Care
- Private Duty Nursing
- Prosthetics
- Rehabilitative and habilitative services and devices
- Skilled Nursing Facility
- Speech Therapy
- Surgery
- Temporomandibular Joint Disorders (TMJ)

This information is for informational purposes only, does not constitute legal or other advice, and should not be relied upon to determine coverage. BCBSTX's determination as to essential health benefits is for purposes of addressing annual and lifetime dollar maximums and is not exhaustive. Federal regulatory agencies are expected to issue regulations on essential health benefits. Therefore, BCBSTX's determination as to essential health benefits is subject to change.



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of Texas**

**Essential Health Benefits for Purposes of Determining
Annual and Lifetime Dollar Maximums**

Service being rendered	Is service considered an Essential Health Service?
CHIROPRACTIC	
Chiropractic medical services	Yes. No calendar year dollar or lifetime dollar maximums on medical services (such as routine office visits) provided by a chiropractor.
Chiropractic muscle manipulation	No. If covered, current dollar maximums can still apply.
DIABETIC SERVICES	
Diabetic Management (medical)	Yes. No calendar year dollar or lifetime dollar maximums.
Diabetic Management Education	Yes (based on state mandates, if applicable).
EQUIPMENT, ETC	
Durable Medical Equipment	Yes. No calendar year dollar or lifetime dollar maximums.
Orthotics	No. If covered, current dollar maximums can still apply.
Prosthetics	Yes. No calendar year dollar or lifetime dollar maximums.
Wigs	No. If covered, current dollar maximums can still apply.
HEARING AND VISION	
Hearing Aid Appliance	Yes. 2 Hearing Aids every 36 months.
Hearing Test	Yes. No calendar year dollar or lifetime dollar maximums.
Vision Appliances (frames/lenses)	Yes, for children. No calendar year dollar or lifetime dollar maximums.
Vision Test	Yes, for children. No calendar year dollar or lifetime dollar maximums.
INFERTILITY	
Infertility Diagnosis	Yes. No calendar year dollar or lifetime dollar maximums.
Infertility – Artificial Reproduction Technology	No. If covered, current dollar maximums can still apply.
LIFESTYLE MANAGEMENT	
Nutritional Counseling	Yes. Covered at 100% under preventive care provision.
Obesity Diagnosis & Treatment	Yes. Healthy diet counseling and obesity screening/counseling is covered at 100% under preventive care provision.
Obesity Surgery	No.
Smoking Cessation Counseling	Yes. Covered at 100% under preventive care provision (Note: Prescription drugs not covered at 100%).
Hospice	Yes. No calendar year dollar or lifetime dollar maximums.



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**Essential Health Benefits for Purposes of Determining
Annual and Lifetime Dollar Maximums, continued**

Service being rendered	Is service considered an Essential Health Service?
NURSING/HOME HEALTH	
Coordinated Home Care	Yes, may include limit on the number of visits but not dollars.
Private Duty Nursing	No. May include limit on number of visits but not dollars. HMO – Only covered when medically necessary PPO – Only covered for extended care
Skilled Nursing Facility	Yes, may include limit on the number of visits but not dollars.
THERAPIES	
Occupational Therapy	Yes, may include limit on the number of visits but not dollars.
Physical Therapy	Yes, may include limit on the number of visits but not dollars.
Speech Therapy	Yes, may include limit on the number of visits but not dollars.
TRANSPLANTS	
Human Organ Transplants	Yes. No calendar year dollar or lifetime dollar maximums.
Travel/Meals/Lodging	No. (Current Internal Revenue Services (IRS) per diem allowances can still apply.)
OTHER MEDICAL SERVICES	
Acupuncture	No. If covered, current dollar maximums still apply.
Ambulance	Yes. No calendar year dollar or lifetime dollar maximums.
Autism Spectrum Disorder	Yes. No calendar year dollar or lifetime dollar maximums, although maximums on Applied Behavior Analysis (ABA) services can still apply. Please refer to medical policy for specific coverage details.
Bereavement counseling	Yes. No calendar year dollar or lifetime dollar maximums.
Napropathic Services	No. If covered, current dollar maximums can still apply.
Prescription Drugs	Yes. No calendar year dollar or lifetime dollar maximums.
TMJ	Yes. No calendar year dollar or lifetime dollar maximums.

Note: The Affordable Care Act and regulations prohibit annual limits on the dollar value of essential health benefits generally but allow certain restricted annual limits with respect to essential health benefits for plan years (in the individual market, policy years) beginning before Jan. 1, 2014. Grandfathered individual market policies are exempted from this provision. Federal regulations and guidance provide for a waiver program with respect to restricted annual limits.