

Essential Health Benefits: List of the Largest Three Small Group Products by State

Center for Consumer Information and Insurance Oversight

Centers for Medicare & Medicaid Services

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Summary

This document provides information to facilitate States' selection of the benchmark plans that will serve as the reference plan for the essential health benefits (EHB). Using data from HealthCare.gov, this document provides a list of the three largest small group insurance products ranked by enrollment in the first quarter of 2014 for each State.

In addition, we are providing a list of the three largest nationally available Federal Employee Health Benefit Program (FEHBP) plans, which is another benchmark option under 45 CFR 156.100(a). We are also providing the single largest Federal Employees Dental and Vision Insurance Program (FEDVIP) dental and vision plans respectively, based on enrollment in the first quarter of 2014.

Background

Non-grandfathered plans in the individual and small group markets both inside and outside of the Marketplaces must cover EHB. Section 1302(b)(1) of the Affordable Care Act provides that EHB include items and services within 10 statutorily defined benefit categories. Section 1302(b)(2) instructs the Secretary that the scope of EHB shall equal the scope of benefits provided under a typical employer plan.

HHS has codified regulations to allow each State to select a benchmark plan that serves as a reference plan. This approach seeks to balance coverage of EHB categories and affordability and provide flexibility for States as primary regulators of health insurance. HHS intends to use this benchmark approach at least through plan year 2017. HHS will continue to evaluate the effectiveness of the benchmark policy, including whether the benchmark plans require further updating; whether the overall approach continues to balance affordability, comprehensiveness, and State flexibility; and how to account for medical innovations. All 10 statutory categories in section 1302(b)(1) of the Affordable Care Act must be included as a part of EHB; therefore, if the selected or default benchmark plan does not initially cover a category, the benchmark must be supplemented in accordance with 45 CFR 156.110(b).

States can choose a benchmark plan from among the following health insurance plans:

- the largest plan by enrollment in any of the three largest small group insurance products in the State's small group market;
- any of the largest three State employee health benefit plans by enrollment;
- any of the largest three national FEHBP plan options by enrollment; or
- the largest insured commercial non-Medicaid Health Maintenance Organization (HMO) operating in the State.

CMS released proposed information collection requirements related to benchmark plan data and requested comment through the Draft HHS Notice of Benefit and Payment Parameters for 2016 (CMS-9944-P), published November 26, 2014. CMS released the final information collection request (CMS-10448/OMB Control Number: 0938-1174) on February 27, 2015 to enable CMS

to collect benefit information from States and issuers regarding the selected (or default) benchmark plans.

Access to Small Group Market Information on HealthCare.gov

The information provided is based on first quarter 2014 enrollment data collected through HealthCare.gov. HHS collects data (self-reported) from issuers of individual and small group major medical insurance on their products, as required by the Affordable Care Act.

The list below includes small group products that are open for enrollment as well as products that are closed but still approved for sale. Association products, closed products that are not approved for sale, and products that are not major medical plans are excluded from the list. Grandfathered and transitional products may be included on the list.

This list is provided to facilitate the selection of a benchmark plan by each State, and does not represent an endorsement by HHS of any particular products. Further information on many of these products can be found on HealthCare.gov. However, the benefits information presented on the HealthCare.gov website is not intended to represent the full scope or definition of benefits of potential benchmarks. Because the products on this list are as of a point in time, enrollment data may be aged or incomplete. Therefore, States may identify products other than the products on this list as their three largest small group products. HHS intends to collaborate directly with States to ensure that the list is accurate and intends to release a final list with any revisions. HHS encourages health insurance issuers to raise any concerns regarding the list's accuracy to the applicable State.

The EHB regulations in 45 CFR 156 provide that one option for EHB benchmark plan selection by each State is the largest plan in any of the three largest small group products based on enrollment. While product information is collected, enrollment information on each specific combination of benefits and cost sharing that make up a plan is not collected for display on HealthCare.gov. States can use this list to identify product options and then choose a plan with the largest enrollment as of Q1 of 2014 from that product based on the State's enrollment information.

States that have product enrollment information that differs from the information reflected below should contact CCIIO at EHBQuestions@cms.hhs.gov to update enrollment data.

Largest Three National FEHBP Plan Options, as of March 31, 2014

NOTE: Covered services are the same for BCBS Standard Option and BCBS Basic Option

Issuer Name	Plan Name	Network Type	2014 Plan Benefit Brochure
Blue Cross Blue Shield	Standard Option	PPO	http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-005.pdf
Blue Cross Blue Shield	Basic Option	PPO	http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-005.pdf
Government Employee Health Association, Inc. (GEHA)	Standard Option	PPO	http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-006.pdf

Source: U.S. Office of Personnel Management.

Largest FEDVIP Dental and Vision Plan Options, as of March 31, 2014

Issuer Name	Plan Name	2014 Plan Benefit Brochure
MetLife (dental)	MetLife Federal Dental Plan – High Option	http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/MetLife.pdf
BCBS Association (vision)	FEP BlueVision – High Option	http://cvw1.davisvision.com/forms/StaticFiles/English/FEP2014BenefitBooklet.pdf

Source: U.S. Office of Personnel Management.

Largest Three Small Group Products in Each State, as of March 31, 2014

NOTE: This list is presented in rank order by enrollment.

State	Rank	Product ID	Issuer Name	Product Name	Network Type
AK	1	11082AK002	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
AK	2	38344AK015	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Select Envoy	PPO
AK	3	38344AK012	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Plus Envoy	PPO
AL	1	46944AL003	Blue Cross and Blue Shield of Alabama	320 Plan	PPO
AL	2	46944AL001	Blue Cross and Blue Shield of Alabama	300 Plan	PPO
AL	3	46944AL006	Blue Cross and Blue Shield of Alabama	Healthy Blue	PPO
AR	1	81392AR001	UnitedHealthcare Insurance Company	Choice Plus	POS
AR	2	22732AR001	UnitedHealthcare Ins Co of River Valley	Heritage Plus	POS
AR	3	64577AR001	Mercy Health Plans	PPO Small Group	PPO
AZ	1	82011AZ001	UnitedHealthcare Insurance Company	Choice Plus	POS
AZ	2	51485AZ002	Health Net Life Insurance Company	PPO	PPO
AZ	3	51485AZ016	Health Net Life Insurance Company	PPO	PPO
CA	1	40513CA035	Kaiser Foundation Health Plan, Inc.	Small Group HMO	HMO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
CA	2	53011CA001	Santa Cruz-Monterey-Merced Managed Medical Care Commission	Medi-Cal Managed Care	HMO
CA	3	80046CA075	Blue Shield of CA Life & Health Ins Co	Shield Spectrum PPO	PPO
CO	1	67879CO001	UnitedHealthcare Insurance Company	Choice Plus	POS
CO	2	21032CO079	Kaiser Foundation Health Plan of Colo.	SG HMO off Exchange	HMO
CO	3	80208CO001	Rocky Mountain Health Care Options	Good Health PPO	PPO
CT	1	94815CT001	ConnectiCare Insurance Company, Inc.	FlexPOS	POS
CT	2	29462CT003	Oxford Health Insurance, Inc.	PPO Plan	PPO
CT	3	94815CT004	ConnectiCare Insurance Company, Inc.	POS	POS
DC	1	41842DC001	UnitedHealthcare Insurance Company	Choice Plus	POS
DC	2	94506DC037	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	HMO SG Off Exchange Products	HMO
DC	3	75753DC001	Optimum Choice, Inc.	Optimum Choice	HMO
DE	1	76168DE052	Highmark BCBSD Inc.	Health Savings EPO HRA	EPO
DE	2	76168DE051	Highmark BCBSD Inc.	Health Savings EPO HSA	EPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
DE	3	76168DE049	Highmark BCBSD Inc.	Shared Cost EPO	EPO
FL	1	16842FL001	Blue Cross and Blue Shield of Florida	BlueOptions	Other/ Describe
FL	2	43839FL002	UnitedHealthcare Insurance Company	Choice Plus	POS
FL	3	30252FL001	Health Options, Inc.	BlueCare	HMO
GA	1	93332GA060	Humana Employers Health Plan of Georgia, Inc.	GA HMO Premier 14	HMO
GA	2	83761GA002	Alliant Health Plans	PPO	PPO
GA	3	13535GA001	UnitedHealthcare Insurance Company	Choice Plus	POS
HI	1	95366HI002	University Health Alliance (UHA)	UHA 3000	PPO
HI	2	95366HI001	University Health Alliance (UHA)	UHA 600	PPO
HI	3	56682HI002	Hawaii Medical Assurance Association	Option Plus Two	PPO
IA	1	56610IA002	UnitedHealthcare Plan of the River Valley, Inc.	Heritage POS	POS
IA	2	25896IA007	Wellmark Health Plan of Iowa	Blue Advantage/Access	HMO
IA	3	88678IA001	UnitedHealthcare Insurance Company	Choice Plus	POS
ID	1	26002ID003	SelectHealth	SelectHealth Signature	POS
ID	2	60597ID001	PacificSource Health Plans	Preferred Codeduct	PPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
ID	3	60597ID002	PacificSource Health Plans	Preferred Deductible and Percentage	PPO
IL	1	92476IL001	UnitedHealthcare Ins Co of Illinois	Choice Plus	POS
IL	2	36096IL077	Blue Cross Blue Shield of Illinois	PPO	PPO
IL	3	34446IL001	UnitedHealthcare Ins Co of River Valley	Heritage Plus	POS
IN	1	72850IN001	UnitedHealthcare Insurance Company	Choice Plus	POS
IN	2	67920IN047	Southeastern Indiana Health Organization	SIHO HMO Group Plan	POS
IN	3	17575IN080	Anthem Ins Companies Inc(Anthem BCBS)	PPO Off Exchange	PPO
KS	1	94968KS001	UnitedHealthcare Insurance Company	Choice Plus	POS
KS	2	18558KS027	Blue Cross and Blue Shield of Kansas, Inc.	KBA	PPO
KS	3	18558KS029	Blue Cross and Blue Shield of Kansas, Inc.	ESSDACK	PPO
KY	1	15411KY135	Humana Health Plan, Inc.	KY PPO 14	HMO
KY	2	23671KY002	UnitedHealthcare of Kentucky, Ltd.	Choice Plus	POS
KY	3	36239KY099	Anthem Health Plans of KY(Anthem BCBS)	PPO Off Exchange	PPO
LA	1	69842LA002	UnitedHealthcare Insurance Company	Choice Plus	POS

State	Rank	Product ID	Issuer Name	Product Name	Network Type
LA	2	97176LA036	Louisiana Health Service & Indemnity Company	GroupCare PPO	PPO
LA	3	44965LA049	Humana Health Benefit Plan of Louisiana, Inc.	LA PPO 14	POS
MA	1	42690MA130	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	HMO Blue With Deductible	HMO
MA	2	29125MA003	Tufts Associated Health Maintenance Org	HMO Value Plan	HMO
MA	3	42690MA136	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Preferred Blue PPO Deductible	PPO
MD	1	65635MD002	MAMSI Life and Health Insurance Company	Choice Plus	POS
MD	2	72375MD001	Optimum Choice, Inc.	Optimum Choice	HMO
MD	3	31112MD001	UnitedHealthcare of the Mid-Atlantic Inc	Choice	HMO
ME	1	53357ME004	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
ME	2	48396ME078	Anthem Health Plans of ME(Anthem BCBS)	PPO Off Exchange	PPO
ME	3	96667ME012	Harvard Pilgrim Health Care Inc.	Best Buy HSA HMO EHB	HMO
MI	1	29698MI050	Priority Health	PriorityHMO	HMO
MI	2	63631MI001	UnitedHealthcare Insurance Company	Choice Plus	POS
MI	3	29698MI051	Priority Health	PriorityPOS	POS
MN	1	49316MN074	BCBSM, INC.	CMM Non-Mandated	PPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
MN	2	49316MN071	BCBSM, INC.	Options Blue HSA	Other/ Describe
MN	3	49316MN072	BCBSM, INC.	Options Blue HRA	PPO
MO	1	95426MO001	UnitedHealthcare Insurance Company	Choice Plus	POS
MO	2	32753MO079	Healthy Alliance Life Co(Anthem BCBS)	PPO Off Exchange	PPO
MO	3	30613MO050	Humana Insurance Company	MO PPO 14	PPO
MS	1	11721MS002	Blue Cross & Blue Shield of Mississippi	Network Blue	PPO
MS	2	26781MS001	All Savers Insurance Company	All Savers Group	PPO
MS	3	98805MS001	UnitedHealthcare Insurance Company	Choice Plus	POS
MT	1	30751MT056	Blue Cross and Blue Shield of Montana	Blue Preferred PPO	PPO
MT	2	23603MT023	PacificSource Health Plans	HSA Qualified - NFIB	PPO
MT	3	42133MT001	Allegiance Life & Health Insurance, Inc.	ALH MASTER POLICY	PPO
NC	1	11512NC002	Blue Cross and Blue Shield of NC	Blue Options	PPO
NC	2	11512NC004	Blue Cross and Blue Shield of NC	Blue Options HSA	PPO
NC	3	69347NC002	UnitedHealthcare Insurance Company	Choice Plus	POS
ND	1	89364ND004	Sanford Health Plan	Signature Series Commercial - ND	HMO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
ND	2	55105ND020	Time Insurance Company	2014 EHB SG PLAN	PPO
ND	3	89364ND006	Sanford Health Plan	High Deductible Commercial - ND	HMO
NE	1	29678NE001	Blue Cross and Blue Shield of Nebraska	Blue Pride	PPO
NE	2	73102NE001	UnitedHealthcare Insurance Company	Choice Plus	POS
NE	3	19524NE017	Time Insurance Company	2014 EHB SG PLAN	PPO
NH	1	96751NH017	Matthew Thornton Hlth Plan(Anthem BCBS)	HMO Off Exchange	HMO
NH	2	59025NH022	Harvard Pilgrim Health Care of NE	Best Buy Tiered Copay HMO-LP EHB	HMO
NH	3	71616NH012	HPHC Insurance Company, Inc	Best Buy HSA PPO EHB	PPO
NJ	1	91661NJ222	Horizon Healthcare Services, Inc.	Advantage EPO	EPO
NJ	2	91661NJ230	Horizon Healthcare Services, Inc.	Advantage EPO	EPO
NJ	3	91661NJ221	Horizon Healthcare Services, Inc.	POS	POS
NM	1	52744NM043	Presbyterian Insurance Company	PresElect	PPO
NM	2	58330NM150	Lovelace Insurance Company	Classic PPO	PPO
NM	3	90762NM001	UnitedHealthcare Insurance Company	Choice Plus	POS

State	Rank	Product ID	Issuer Name	Product Name	Network Type
NV	1	83198NV001	Sierra Health and Life Ins Company, Inc.	PPO	PPO
NV	2	95865NV001	Health Plan of Nevada, Inc.	HMO	HMO
NV	3	95865NV002	Health Plan of Nevada, Inc.	POS	POS
NY	1	85629NY001	Oxford Health Insurance, Inc.	EPO	EPO
NY	2	26420NY002	Oxford Health Plans (NY), Inc.	HMO Plan	HMO
NY	3	85629NY005	Oxford Health Insurance, Inc.	PPO	PPO
OH	1	33232OH001	UnitedHealthcare Ins Co of River Valley	Heritage Plus	POS
OH	2	52664OH015	Summa Insurance Company, Inc.	Commercial	PPO
OH	3	56726OH002	UnitedHealthcare Insurance Company	Choice Plus	POS
OK	1	85757OK001	UnitedHealthcare Insurance Company	Choice Plus	POS
OK	2	87571OK037	Blue Cross Blue Shield of Oklahoma	Blue Options PPO	PPO
OK	3	87571OK030	Blue Cross Blue Shield of Oklahoma	Blue Choice PPO	PPO
OR	1	10091OR002	PacificSource Health Plans	Preferred CoDeduct Value	PPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
OR	2	10940OR029	Health Net Health Plan of Oregon, Inc.	PPO	PPO
OR	3	90175OR001	UnitedHealthcare Insurance Company	Choice Plus	POS
PA	1	45127PA001	Capital Advantage Assurance Company	PPO	PPO
PA	2	33871PA010	Keystone Health Plan East, Inc	Keystone HMO	HMO
PA	3	75729PA005	Geisinger Quality Options	Geisinger Choice - No Referral	PPO
RI	1	15287RI025	Blue Cross & Blue Shield of Rhode Island	VantageBlue	PPO
RI	2	90117RI001	UnitedHealthcare Insurance Company	Choice Plus	POS
RI	3	15287RI007	Blue Cross & Blue Shield of Rhode Island	BlueSolutions	Other/ Describe
SC	1	26065SC015	Blue Cross and Blue Shield of South Carolina	Business Blue Complete	PPO
SC	2	26065SC020	Blue Cross and Blue Shield of South Carolina	HDHP-HSA	PPO
SC	3	49532SC001	BlueChoice HealthPlan of South Carolina, Inc.	CarolinaADVANTAGE	PPO
SD	1	31195SD003	Sanford Health Plan	Signature Series Commercial - SD	HMO
SD	2	62210SD131	DAKOTACARE	Choice Group	HMO
SD	3	50305SD016	Wellmark of South Dakota	CompleteBlue	PPO
TN	1	10958TN001	UnitedHealthcare Ins Co of River Valley	Heritage Plus	POS

State	Rank	Product ID	Issuer Name	Product Name	Network Type
TN	2	69443TN001	UnitedHealthcare Insurance Company	Choice Plus	POS
TN	3	14002TN019	BlueCross BlueShield of Tennessee	Small Group Shop HDHP	PPO
TX	1	98809TX002	UnitedHealthcare Insurance Company	Choice Plus	POS
TX	2	33602TX043	Blue Cross Blue Shield of Texas	Blue Choice PPO	PPO
TX	3	63509TX005	Valley Baptist Health Plans, dba of VBIC	VBHP-PPO2009HDHPSM	PPO
UT	1	68781UT005	SelectHealth	Select Med Plus	POS
UT	2	97462UT001	UnitedHealthcare Insurance Company	Choice Plus	POS
UT	3	68781UT008	SelectHealth	Select Med Plus HealthSave	POS
VA	1	25978VA001	UnitedHealthcare Insurance Company	Choice Plus	POS
VA	2	16064VA121	Anthem Health Plans of VA(Anthem BCBS)	PPO Off Exchange	PPO
VA	3	88380VA074	HealthKeepers, Inc(Anthem BCBS)	POS Off Exchange	POS
VT	1	99852VT001	The Vermont Health Plan, LLC	CDHP - HMO	HMO
VT	2	13627VT024	Blue Cross Blue Shield of Vermont	VACE - PPO	PPO
VT	3	13627VT023	Blue Cross Blue Shield of Vermont	VACE - CDHP Comprehensive	Indemnity
WA	1	80473WA057	Group Health Cooperative	GHC Non-Exxchange Core3	HMO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
WA	2	87718WA069	Regence BlueShield	Regence Group Direct	PPO
WA	3	87718WA070	Regence BlueShield	Regence Group Direct EHB+Vis	PPO
WI	1	59158WI001	UnitedHealthcare Insurance Company	Choice Plus	POS
WI	2	80180WI002	UnitedHealthcare of Wisconsin, Inc.	Navigate	HMO
WI	3	39924WI001	All Savers Insurance Company	All Savers Group	PPO
WV	1	31274WV044	Highmark Blue Cross Blue Shield West Virginia	Shared Cost Blue PPO grp NON-X	PPO
WV	2	26661WV021	Coventry Health & Life Insurance Co.	West Virginia Small Group 2014 Exclusively Off-Exchange PPO Products	PPO
WV	3	77060WV001	UnitedHealthcare Insurance Company	Choice Plus	POS
WY	1	49714WY001	UnitedHealthcare Insurance Company	Choice Plus	POS
WY	2	53189WY003	WINhealth Partners	Choice	POS
WY	3	11269WY008	Blue Cross Blue Shield of Wyoming	BlueSelect PPO	PPO

Source: Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight