

Benefit Limits Allowed

Quick Facts and Information for Granite Staters



What “benefit limits” are allowed under my health insurance plan?

Affordable Care Act (ACA) compliant plans cannot include annual or lifetime dollar limits on Essential Health Benefits (EHBs). The EHBs that are exempt from dollar limits include:

- Outpatient medical services**, or care you get without being admitted to a hospital
- Emergency services**
- Hospitalization**
- Maternity and newborn care**—care before and after your baby is born
- Mental health and substance use disorder services**, including counseling and psychotherapy
- Prescription drugs**
- Rehabilitative and habilitative services and devices**—services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills
- Laboratory services**
- Preventive and wellness services** and chronic disease management
- Pediatric services**, including dental and vision care

Your plan may include limits on the number of provider visits covered. A limit on your benefits is a cap on the total number of specific visits or services your insurance plan will cover. The limits most commonly apply to services like physical therapy, occupational therapy, and speech therapy but may apply to other services.

This document is for informational purposes only. While the New Hampshire Insurance Department has made every effort to provide accurate information, some information has been generalized. Please contact your health insurance company to obtain specific information about your policy.

What else do I need to know?

If you had your health insurance plan before the law changed, the rules governing dollar limits may be different. If you're not sure, contact your insurance company to learn more.



I have more questions.
Who can help me?

CONTACT YOUR HEALTH INSURANCE COMPANY.

You'll find their phone number on the back of your insurance card or visit their website.

CONTACT THE NH INSURANCE DEPARTMENT CONSUMER SERVICES DEPARTMENT.

- (603) 271-2261
- (800) 852-3416
- (800) 735-2964 (TTY/RDD Relay Services)
- consumerservices@ins.nh.gov
- www.NH.gov/insurance