

# Essential Health Benefits

Quick Facts and Information for Granite Staters



## *What are Essential Health Benefits (EHBs)?*

*EHBs are the ten types of medical services required to be covered under the Affordable Care Act. With the exception of preventive services, EHBs may be subject to cost sharing requirements.*

### WHAT TYPES OF MEDICAL SERVICES ARE INCLUDED IN THE EHBs?

- 1. Ambulatory patient services:** outpatient care, including visits to your primary care doctor, outpatient surgery, dialysis, chemotherapy, and more.
- 2. Emergency services:** Emergency Room visits and emergency transportation.
- 3. Hospitalization:** Inpatient stay in the hospital.
- 4. Maternity and newborn care:** Prenatal and postpartum care and care for the newborn child.
- 5. Mental health and substance use disorder services:** Behavioral health treatment including counseling, psychotherapy, and outpatient and inpatient substance use disorder services.
- 6. Prescription drugs:** Medications including generic, preferred, non-preferred, and specialty drugs, that are prescribed by your doctor.
- 7. Rehabilitative and habilitative services:** Therapies to assist individuals recovering from injury or illness, or receiving treatment for a chronic condition.
- 8. Diagnostic services:** Laboratory and radiology services, such as CT scans, MRIs, x-rays, colonoscopies and mammograms.
- 9. Preventive and wellness services:** Routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.
- 10. Pediatric services:** Services like dental and vision care for children, including routine eye exams, glasses, dental check-ups, and basic dental care. Note that a limit may apply to these services.



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## 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

*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.*

