

STATE MANDATED HEALTH BENEFITS

The chart below highlights ten specific mandated benefits and identifies which states require health insurance carriers to provide the benefits in the individual (I) and small group (G) markets.

State	Mandates									
	Cervical Cancer Screening	Clinical Trials	Colorectal Cancer Screening	Contraceptives	Diabetic (Supplies and Education)	Drug Abuse	In vitro-Fertilization	Mammography	Minimum Maternity Stay	Prostate Cancer Screening
Alabama						G		I/G ⁴	I/G ²	
Alaska	I/G				I/G	G		I/G ⁴	I/G ^H	I/G
Arizona		I/G ^{6**}		I/G	I/G			I/G ⁴	I/G ²	
Arkansas					I/G	G	I/G	G	I/G	
California	I/G	I/G ^{6**}	I/G	I/G	G	G		I/G	I/G ²	G
Colorado					I/G	G		I/G	I/G	I/G
Connecticut		G	I	I		I	G	G	I ²	G
Delaware	I/G	I/G	I/G	G	I/G			G	I/G ^H	G
Florida					I/G	G ^M		I/G	I/G ²	
Georgia	I	I/G ⁵	I/G	I/G		I/G		I/G	I	
Hawaii				G	I/G	I/G	I/G ²	I/G	I/G ^H	
Idaho								G	G	
Illinois	G		G		G	G	G	I/G	I/G ²	G
Indiana			G		I/G			G	I/G ²	G
Iowa				I	I/G			I/G	I/G ²	
Kansas	I/G				I/G	I/G		I/G	I/G ²	I/G
Kentucky					I/G	G		I/G	I/G ²	
Louisiana	I/G	I/G			I/G	G		I/G	G	I/G
Maine	G	I/G		I/G ¹	I/G	G		I/G	G	I/G
Maryland	I/G	I/G	I/G	I/G ¹		I/G	I/G	I/G	I/G	I/G
Massachusetts	I/G	I/G ^{6*}		I/G		I/G		I/G	I/G	
Michigan					I/G			I/G	I	
Minnesota	I/G				I/G	I/G		I/G	I/G	
Mississippi					I/G	I/G		I/G	I/G	
Missouri	I/G	I/G ⁵	I/G	I/G ¹	I/G	G		I/G	I/G ²	I/G
Montana					G	G		I/G	I/G ²	
Nebraska					I/G	I/G		I/G	I/G ^H	
Nevada	I/G			I/G ¹	I/G	I/G ^M		I/G	I ²	
New Hampshire		G ^{6**}		G	I/G			I/G	I/G ²	
New Jersey			I/G		I/G	I/G	G	I	I/G ²	G
New Mexico	I/G	I/G ^{6*}		I/G	I/G			I/G	I/G ²	
New York	I/G				I/G			I/G	I/G	I/G
North Carolina		I/G ^{6*}	I/G	I/G ¹	I/G	I/G		I/G	I/G ²	
North Dakota						G		I/G	I/G ²	I/G

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	Cervical Cancer Screening	Clinical Trials	Colorectal Cancer Screening	Contraceptives	Diabetic (Supplies and Education)	Drug Abuse	In vitro-Fertilization	Mammography	Minimum Maternity Stay	Prostate Cancer Screening
Ohio	I/G					G			I/G	
Oklahoma			I/G		I/G			I/G	I/G ²	I/G
Oregon	I/G				G	I ^M		I/G	I/G	
Pennsylvania	I/G				I/G	G		I/G	I/G ²	
Rhode Island	I/G	I/G ⁵	I/G	I/G _M	I/G	I/G	I/G	I/G	I/G ²	I/G
South Carolina	I/G				I/G	G ⁷		I/G	I/G ²	I/G
South Dakota					I/G	I/G		I/G	I/G ^M	I/G
Tennessee					I/G	I/G		I/G ⁴	I/G ^H	I/G
Texas				I/G ¹	I/G	G	G ^M	I/G	I/G ²	I/G
Utah					I/G	G ^M			I/G ²	
Vermont		I/G ⁵		I/G	I/G	I/G		I/G	I/G	
Virginia	I/G	I/G ^{6**}	I/G	I/G	I/G	I/G		I/G	I/G ²	I/G
Washington				I/G ¹	I/G	G		I/G	I/G ⁴	
West Virginia	I/G		I/G		G			I/G	G	
Wisconsin					I/G ^M	G		I/G	I/G ²	
Wyoming	G ^M		G		I/G			G	I/G ^H	G

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- ¹ If prescription drugs are provided for in the policy
² If maternity benefits are provided for in the policy
³ Pending legislation
⁴ If policy provides coverage for mastectomies
⁵ Cancer studies
^{6*} Health insurance providing cancer treatment conducted in phase II, III, IV clinical trials
^{6**} Health insurance providing cancer treatment conducted in phase I, II, III, IV clinical trials
⁷ Rider must be offered
^H No State Mandate; fall back to HIPAA regulation (The Newborns' and Mothers' Health Protection Act)
^M Mandated Benefits Offered