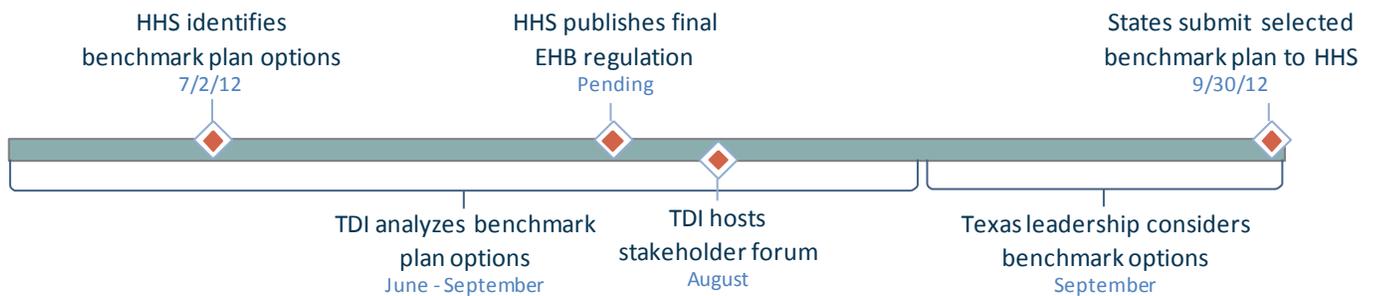
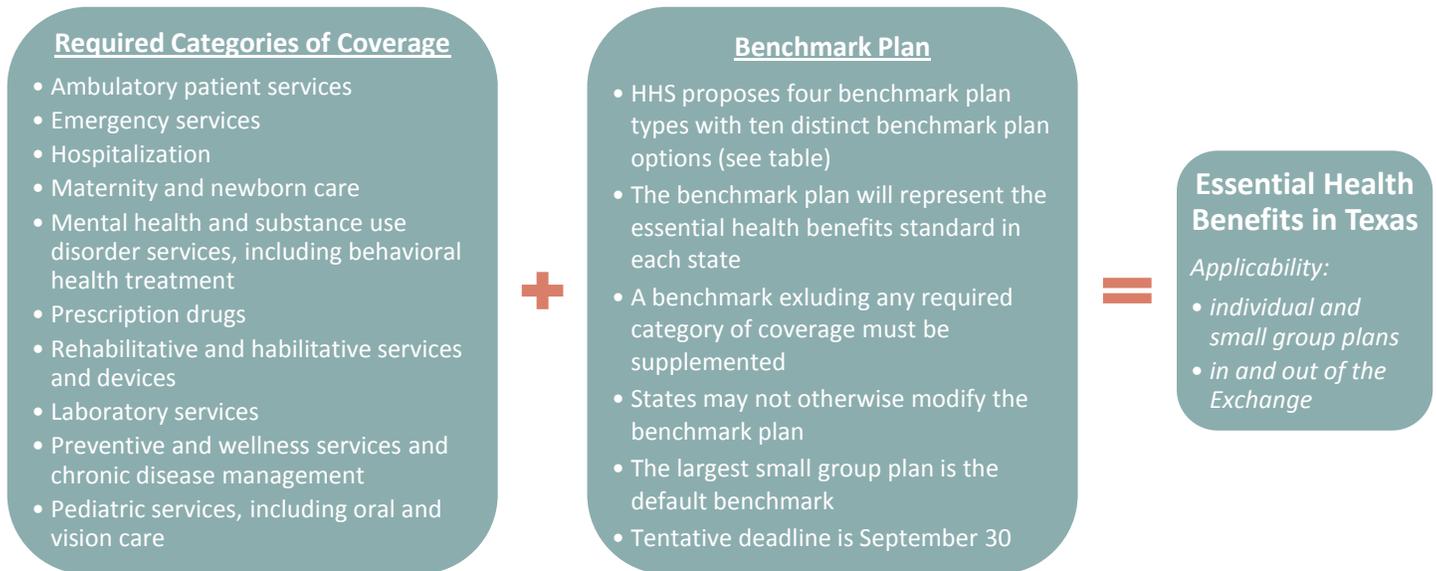


# Essential Health Benefits

- Federal law requires essential health benefits to include coverage for ten categories of coverage (listed below)
- Each state may define an essential health benefits standard by selecting a benchmark plan
- The benchmark plan will comprise the essential health benefits package, which must be covered by all individual and small group plans in and out of the Exchange in 2014
- Texas must pay the cost of any state mandates that apply to individual or small group plans that are not contained in the benchmark plan
- TDI is working with carriers to estimate the cost of such mandates as required by Rider 19



Benchmark Plan Types	Benchmark Plan Options	TX Enrollment
Largest Three Small Group Products	BCBSTX BestChoice PPO	345,781
	UHC Choice Plus PPO	181,105
	BCBSTX BlueEdge HSA	83,532
Largest Three State Employee Health Benefit Plans	Employees Retirement System of Texas HealthSelect	440,104
	Teacher Retirement System of Texas ActiveCare Plan 2	270,490
	University of Texas System UT Select	180,299
Largest Three National Federal Employee Health Benefit Plans	BCBS Standard Option PPO	Not available
	BCBS Basic Option PPO	Not available
	GEHA Standard Options PPO	Not available
Largest Insured Commercial Non-Medicaid HMO	Aetna Open Access Managed Choice (POS)	153,588