

Indiana - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Emergency Room Services	Emergency services treatment	Individual, small group and employer assoc, large group and employer assoc, HMOs	27-13-36-9
Bariatric Surgery	Morbid obesity: surgical procedures for treatment	Small group and employer assoc, large group and employer assoc, however must only be offered to policy holder, not at the certificate holder's level	27-8-14.1 27-13-7-14.5 27-8-5-16.5
Delivery and All Inpatient Services for Maternity Care	Maternity benefits: minimum benefits if maternity coverage provided	Individual, small group and employer assoc, large group and employer assoc, includes HMOs, and applies to self-funded employer plans.	27-8-24, Mother's & Newborns Act - Federal
Non-Preferred Brand Drugs	Prescription drugs: Access to off-formulary	Individual, small group and employer assoc, and large group and employer assoc, HMOs	27-13.38
Durable Medical Equipment	Coverage for prosthetic and orthotic devices	Individual, small group (HMOs for both)	27-8-24.2
Preventive Care/Screening/Immunization	Colorectal cancer screening	Small group and employer assoc, larger group and employer assoc	27-8-14.8 27-13-7-17 27-8-5-16.5
Preventive Care/Screening/Immunization	Mammography	Small group and employer assoc, larger group and employer assoc	27-8-14-6 27-13-7-15.3 27-8-5-16.5
Preventive Care/Screening/Immunization	Prostate cancer screening	Non employer small groups, non employer large groups	27-8-14.7 27-13-7-16 27-8-5-16.5
Autism Spectrum Disorders	Autism and other pervasive developmental disorders	Individual, small group and employer assoc, large group and employer assoc	27-8-14.2
Dental Anesthesia	Dental anesthesia	Small group and employer assoc, larger group and employer assoc	27-8-5-27 27-13-7-15
Diabetes Care Management	Diabetes treatment, supplies, equipment	Individual, small group and employer assoc, large group and employer assoc, includes HMOs	27-8-14.5 27-8-5-16.5
Inherited Metabolic Disorder - PKU	Inherited Metabolic Disorder - PKU	Small group and employer assoc, larger group and employer assoc	27-8-24.1 27-13-7-18
Mental Health Other	Mental health parity	Individual, large group and employer assoc	27-8-5-15.6 27-13-7-14.8 27-8-5-16.5

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Mental Health Other	Substance abuse/chemical dependency treatment	Individual, small group and employer assoc, large group and employer assoc	27-8-5-15.6 27-13-7-14.8
Off-Label Prescription Drugs	Prescription Drugs: Off-label use of certain drugs if Rx coverage provided	Individual, small group and employer assoc, large group and employer assoc, HMOs	27-8-20 27-8-5-16.5