Minnesota - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Outpatient medical & surgical services	Individual, Group, HMO	62A.153; 4685.0700 subp. 2E
Outpatient Surgery Physician/Surgical Services	Outpatient services	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(2); 62L.05 Subd. 4(2); 4685.0700 subp. 2A, 4685.1010 subp. 2B
Hospice Services	Hospice services	HMO	4685.0700 subp. 1
Private-Duty Nursing	Private duty nurse	Small Employer Compliance Plan	62L.05 Subd. 4 (6)
Routine Eye Exam (Adult)	Preventive health services	HMO	4685.0700 subp. 2F; 4685.0100 Subp. 5
Urgent Care Centers or Facilities	Outpatient medical & surgical services	HMO	4685.0700 subp. 2A
Home Health Care Services	Home health services	Qualified Plans & Small Employer Compliance Plans & HMO plans	62E.06 Subd. 1(b)(5); 62L.05 Subd. 4(5); 4685.0700 subp. 3C
Emergency Room Services	Emergency services	Individual, Group, HMO	62Q.55
Emergency Transportation/Ambulance	Ambulance services	All health plans	62J.48
Inpatient Hospital Services (e.g., Hospital Stay)	Hospital services	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(1); 62L.05 Subd. 4(1); 4685.0700, subp. 2C
Inpatient Physician and Surgical Services	Inpatient hospital services	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(2); 62L.05 Subd. 4(2); 4685.0700 subp. 2D
Inpatient Physician and Surgical Services	Reconstructive surgery	Individual, Group, HMO	62A.25
Bariatric Surgery	Bariatric surgery	HMO	4685.07
Cosmetic Surgery	Complications from breast implants	Individual, Group, HMO	62A.285
Skilled Nursing Facility	Skilled nursing facility	Qualified Plans	62E.06 Subd. 1(b)(4); 4685.0700
Prenatal and Postnatal Care	Maternity benefits	Group , Group HMO	62A.047; 62A.041
Prenatal and Postnatal Care	Pre-natal care	Individual, Group, HMO	62A.047; 62A.041
Delivery and All Inpatient Services for Maternity Care	Minimum maternity stay	Individual, Group, HMO	62A.0411; 62A.041 Subd. 2 & 62C.14 Subd. 5a
Mental/Behavioral Health Outpatient Services	Ambulatory mental health services	Small Employer Compliance Plans, HMO	62A.152; 62L.05 Subd. 4(10); 62A.152; 62Q.47; 4685.0700 subp. 2E

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Mental/Behavioral Health Inpatient Services	Inpatient mental health benefits	Group , HMO	62L.05 Subd. 4(10); 62Q.47; 4685.0700 subp. 2C
Substance Abuse Disorder Outpatient Services	Treatment for alchoholism and chemical dependency	Group , HMO	62A.149; 62Q.47; 4685.0700 subd. 2E
Substance Abuse Disorder Inpatient Services	Treatment for alchoholism and chemical dependency	Group market, HMO	62A.149; 62Q.47; 4685.0700 subd. 2C
Generic Drugs	Prescription drug coverage	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(3); 62L.05 Subd. 4(11); and 4685.0700 Subd. 3A
Preferred Brand Drugs	Prescription drug coverage	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(3); 62L.05 Subd. 4(11); and 4685.0700 Subd. 3A
Specialty Drugs	Prescription drug coverage	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(3); 62L.05 Subd. 4(11); and 4685.0700 Subd. 3A
Outpatient Rehabilitation Services	Therapeutic services	Qualified Plans, HMO	62E.06 Subd. 1(b)(3); 4685.0700 subp 2E; 4685.0100 subp 5D
Chiropractic Care	Chripractic care	mall Employer Compliance Plans	62L.05 Subd. 4 (2); 62A.15; 62Q.23
Durable Medical Equipment	Durable medical equipment	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(10); 62L.05 Subd. 4(7); 4685.0700 subp 3B
Durable Medical Equipment	Scalp-hair prostheses for alopecia areata	Individual, Group, HMO	62A.285 Subd. 2
Durable Medical Equipment	Durable medical equipment	Individual, Group, HMO	62Q.66
Hearing Aids	Hearing aids	Individual, Group, HMO	62Q.675
Diagnostic Test (X-Ray and Lab Work)	Diagnostic test	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06 Subd. 1(b)(11); 62L.05 Subd. 4(3); 4685.0700
Imaging (CT/PET Scans, MRIs)	Professional services, outpatient services and hospital services	Qualified Plans, Small Employer Compliance Plans, HMO	62E.06; 62L.05; 4685.0700
Preventive Care/Screening/Immunization	Well-child visits, immunizations	Individual, Group, HMO	62A.047
Preventive Care/Screening/Immunization	Routine cancer screenings (mammograms, ovarian cancer screening for women at risk , pap smears)	Individual, Group, HMO	62A.30
Preventive Care/Screening/Immunization	Prostate cancer screening	Individual, Group, HMO	62Q.50

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Preventive Care/Screening/Immunization	Preventive health services	HMO	4685.0700; 4685.0100 Subp. 5.
Routine Eye Exam for Children	Routine eye exams	HMO plans	4685.0700 subp. 2F; 4685.0100 Subp. 5
Anesthetics	Anesthetics	Qualified Plans	62E.06 Subd. 1(b)(8)
Cleft Lip and Cleft Palate	Cleft lip/cleft palate	Individual, Group, HMO	62A.042
Clinical Trials	Clinical trials	HMO	62D.109
Dental Anesthesia	Anesthesia and hospital charges for dental care	Individual, Group, HMO	62A.308
Diabetes Care Management	Coverage for diabetes	Individual, Group, HMO	62A.3093
Drugs Other	Lyme disease	Individual, Group, HMO	62A.265
Drugs Other	Nonformulary antipsychotic drugs	Individual, Group, HMO	62Q.527
Family Therapy	Family therapy	HMO	62D.102
Inherited Metabolic Disorder - PKU	PKU treatment	Individual, Group, HMO	62A.26
Mental Health Other	Coverage for chemical dependency in corrections facilities	Health plan that provides coverage for chemical dependency	62Q.137
Mental Health Other	Coverage for mental health medically necessary care	Individual, Group, HMO	62Q.53
Mental Health Other	Court-ordered mental health services	Individual, Group, HMO	62Q.535
Off-Label Prescription Drugs	Coverage for off-label drugs to treat cancer in certain circumstances	Individual, Group, HMO	62Q.525
Oral Surgery	Oral surgery	Qualified Plans	62E.06 Subd. 1(b)(12)
Oxygen	Oxygen	Qualified Plans	62E.06 Subd. 1(b)(7)
Port-Wine Stain Removal	Port-wine stain removal	Individual, Group, HMO	62A.304
Prostheses	Prostheses	Qualified Plans	62E.06 Subd. 1(b)(9)
Radiation Therapy	Radiation therapy	Qualified Plans	62E.06 Subd. 1(b)(6)
Residential Treatment for Children with Emotional Disabilities	Health insurance benefits for emotionally disabled children	All health plans	62A.151
Second Opinions Related to Chemical Dependency and Mental Health	Second opinions related to chemical dependency and mental health	HMO	62D.103
Second Surgical Opinions	Second surgical opiniions	Qualified Plans	62E.06 Subd. 1(e)
Services to Ventilator-Dependent Persons	Coverage of services to ventilator-dependent persons	All health plans	62A.155
Temporomandibular joint disorder and craniomandibular disorder	Temporomandibular joint disorder (TMJ) and craniomandibular disorder (CMD)	Individual, Group, HMO	62A.043