

New Jersey - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Infertility Treatment	Infertility treatment	Group plans with more than 50 employees, and only those providing pregnancy-related benefits	NJSA 17B:27-46.1x
Home Health Care Services	Home health care	Individual and group plans that cover inpatient hospital or SNF care	NJSA 17B:27-51.4
Inpatient Hospital Services (e.g., Hospital Stay)	Mastectomy care	Individual, small group, large group	NJSA 17B:26-2.1m, 17B:27-46.1p
Delivery and All Inpatient Services for Maternity Care	Maternity care	Individual, small group, large group	NJSA 17B:26-2.1b
Delivery and All Inpatient Services for Maternity Care	Coverage for birth and natal care	Individual, small group, large group	NJSA 17B:26-2.1k
Substance Abuse Disorder Outpatient Services	Treatment of alcoholism	Individual, small group, large group	NJSA 17B:26-2.1
Substance Abuse Disorder Inpatient Services	Treatment of alcoholism	Individual, small group, large group	NJSA 17B:26-2.1
Specialty Drugs	Oral anticancer medications	Individual, small group, large group	NJSA 17B:26-2.1dd; 17B:27-46.1jj
Durable Medical Equipment	Equipment for home treatment of hemophilia	Individual, small group, large group	NJSA 17B:26-2.1c
Durable Medical Equipment	Orthotic and prosthetic appliances	Individual, small group, large group	NJSA 17B:26-2.1z; 17B:27-46.1ff
Hearing Aids	Hearing aids for persons aged 15 or younger	Individual, small group, large group	NJSA 17B:26-2.1aa; 17B:27-46.1gg
Preventive Care/Screening/Immunization	Mammogram exam	Individual, small group, large group	NJSA 17B:26-2.1e; 17B:27-46.1f
Preventive Care/Screening/Immunization	Health promotion	Individual, small group, large group	NJSA 17B:26-2.1h
Preventive Care/Screening/Immunization	Colorectal cancer screening	Individual, small group, large group	NJSA 17B:27-46.1y ; 17B:27A-7.7
Preventive Care/Screening/Immunization	Female contraceptives	Individual, small group, large group	NJSA 17B:26-2.1y; 17B:27A-7.12
Preventive Care/Screening/Immunization	Child screening, blood lead, hearing loss; immunizations	Large group	NJSA 17B:27-46.1l
Preventive Care/Screening/Immunization	Cervical cancer screening	Group plans with more than 50 employees	NJSA 17B:27-46.1n

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Preventive Care/Screening/Immunization	Prostate cancer	Individual and group plans with at least 50 employees	NJSA 17B:27-46.1o
Second Opinion	Second surgical opinion	Individual, small group, large group	NJSA 17B:27-46.2.; 17B:26-2.3
Third Opinion	Third surgical opinion	Individual, small group, large group	NJSA 17B:27-46.5; 17B:26-2.5
Breast Reconstructive Surgery	Reconstructive breast surgery	Individual, small group, large group	NJSA 17B:26-2.1a.; 17B:27-46.1a
Wilm's Tumor	Treatment of Wilm's Tumor	Individual, small group, large group	NJSA 17B:26-2.1d; 17B:26-2.1d
Off-Label Prescription Drugs	Off-label drugs	Individual, small group, large group	NJSA 17B:26-2.1g; 17B:27-46.1g
Cancer Treatments	Cancer treatments	Individual, small group, large group	NJSA 17B:26-2.1j.; 17B:27-46.1j
Diabetes Care Management	Diabetes treatment	Individual, small group, large group	NJSA 17B:26-2.1l
Inherited Metabolic Disorder - PKU	Treatment for inherited metabolic diseases	Individual, small group, large group	NJSA 17B:26-2.1o; 17B:27-46.1r
Domestic Violence Treatment	Treatment of domestic violence injuries	Individual, small group, large group	NJSA 17B:26-2.1q; 17B:27-46.1t
Dental Anesthesia	Dental procedures for the severely disabled or child age five or under	Individual, small group, large group	NJSA 17B:26-2.1r.; 17B:27-46.1u
Mental Health Other	Coverage for biologically-based mental illness	Individual, small group, large group	NJSA 17B:26-2.1s.; 17B:27-46.1v
Infant Formulas	Infant formulas	Individual, small group, large group	NJSA 17B:26-2.1v; 17B:27-46.1z
Autism Spectrum Disorders	Autism or other developmental disability	Individual, small group, large group	NJSA 17B:26-2.1cc; 17B:27-46.1ii
Sickle Cell Anemia	Coverage for sickle cell anemia	Individual, small group, large group	NJSA 17B:26-2.1ee; 17B:27-46.1kk