

NEW JERSEY – STATE REQUIRED BENEFITS

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Infertility treatment	Group plans with more than 50 employees, and only those providing pregnancy-related benefits	Before 2012	NJS 17B:27-46.1x
Home health care up to 60 visits per year	Individual and group but does not apply to HMOs	Before 2012	NJS 17B:26-40, 41, 42 NJS 17B:27-51.3,4,5
Minimum mastectomy stay	Individual, small group, large group	Before 2012	NJS 17B:26-2.1m NJS 17B:27A-19.4 NJS 17B:27-46.1p
Maternity care without regard to marital status	Individual and group	Before 2012	NJS 17B:26-2.1b NJS 17B:27-46.1b
Minimum maternity stay	Individual, small group, large group	Before 2012	NJS 17B:26-2.1k NJS17B:27A-19.2 NJS 17B:27-46.1k
Treatment of alcoholism	Individual and group but does not apply to HMOs	Before 2012	NJS 17B:26-2.1 NJS 17B:27-46.1
Orthotic and prosthetic appliances	Individual, small group, large group	Before 2012	NJS 17B:26-2.1z NJS 17B:27A-7.13 NJS 17B:27-46.1ff
Hearing aids for persons aged 15 or younger	Individual, small group, large group	Before 2012	NJS 17B:26-2.1aa NJS17B:27A-7.14 NJS 17B:27-46.1gg
Mammogram exam and additional related testing	Individual and group	Before 2012	NJS 17B:26-2.1e NJS 17B:27-46.1f
Health promotion	Individual and group; does not apply to small employer	Before 2012	NJS 17B:26-2.1h NJS 17B:27-46.1h
Colorectal cancer screening	Individual, small group, large group	Before 2012	NJS 17B:27A-7.7 NJS 17B:27A- 19.9 NJS 17B:27-46.1y
Female contraceptives	Individual, small group, large group	Before 2012	NJS 17B:27A-7.12 NJS 17B:27A-19.15 NJS 17B:27-46.1ee
Child screening, blood lead, hearing loss; immunizations	Individual and group	Before 2012	NJS 17B:27A-7 NJS 17B:27-46.1l
Cervical cancer screening	Group plans with more than 50 employees	Before 2012	NJS 17B:27-46.1n
Prostate cancer	Group plans with at least 50 employees	Before 2012	NJS 17B:27-46.1o
Reconstructive breast surgery	Individual and group	Before 2012	NJS 17B:26-2.1a. NJS 17B:27-46.1a
Diabetes treatment	Individual and group; does not apply to small employer	Before 2012	NJS 17B:26-2.1l NJS 17B:27-46.1m
Treatment for inherited metabolic diseases	Individual, small group, large group	Before 2012	NJS 17B:26-2.1o NJS 17B:27A-19.6 NJS 17B:27-46.1r
Off-label drugs	Individual and group	Before 2012	NJS 17B:26-2.1g NJS 17B:27-46.1g
Dental procedures for the severely disabled or child age five or under	Individual and group	Before 2012	NJS 17B:26-2.1r NJS 17B:27-46.1u
Coverage for biologically-based mental illness	Individual, small group, large group	Before 2012	NJS 17B:26-2.1s NJS 17B:27A-19.7 NJS 17B:27-46.1v

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Oral anticancer medications paid on a basis no less favorable than intravenously administered or injected anticancer medications	Individual, small group, large group	2012 or after	NJS 17B:26-2.1dd NJS 17B:27A-19.21 NJS 17B:27-46.1jj
Second surgical opinion	Individual, small group, large group	Before 2012	NJS 17B:27-46.2 NJS 17B:26-2.3
Autism or other developmental disability	Individual, small group, large group	Before 2012	NJS 17B:26-2.1cc NJS 17B:27A-19.20 NJS 17B:27-46.1ii
Cancer treatments	Individual and group	Before 2012	NJS 17B:26-2.1j NJS 17B:27-46.1j
Treatment of domestic violence injuries	Individual, small group, large group	Before 2012	NJS 17B:26-2.1q NJS 17B:27-46.1t
Infant formulas	Individual and group	Before 2012	NJS 17B:26-2.1v NJS 17B:27-46.1z
Coverage for sickle cell anemia	Individual, small group, large group	2012 or after	NJS 17B:26-2.1ee NJS 17B:27A-19.22 NJS 17B:27-46.1kk
Third surgical opinion	Individual, small group, large group	Before 2012	NJS 17B:27-46.5 NJS 17B:26-2.5
Blood products and blood infusion equipment for the treatment of hemophilia; hemophilia services	Individual and group	Before 2012	NJS 17B:26-2.1c and 1t NJS 17B:27-46.1c and 1w
Treatment of Wilm's Tumor	Individual and group	Before 2012	NJS 17B:26-2.1d NJS 17B:27-46.1e
Standard health benefits plans - carriers must offer the standard plans. Requirements exceed mandated benefits listed above: Home Health Care - unlimited, subject to medical necessity. In addition to the mandates listed above the standard plans comply with the benefit requirements set forth in NJAC 11:22, 11:24, 11:24A	Individual	Before 2012	NJS 17B:27A-2 et seq NJAC 11:20 Appendix Exhibits A and B
Standard health benefits plans - carriers must offer the standard plans and may also offer ridered plans that increase or decrease the benefits in the standard plans. Requirements exceed mandated benefits listed above: Home Health Care - unlimited, subject to medical necessity; ridered in the most popular small employer plans to reduce to 60 visits. In addition to the mandates listed above the standard plans comply with the benefit requirements set forth in NJAC 11:22, 11:24, 11:24A. *Many of the requirements appear in the general group statute and do not specifically appear in the small employer statute. The requirement nevertheless applies unless otherwise stated.	Small employer	Before 2012	NJS 17B:27A-17 et seq NJAC 11:21 Appendix Exhibits A, F, G, V, W, Y, HH, II