

# Essential Health Benefits: List of the Largest Three Small Group Products by State

Center for Consumer Information and Insurance Oversight

Centers for Medicare & Medicaid Services

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## Summary

This document provides information to facilitate States' selection of the benchmark plans that would serve as the reference plans for the essential health benefits (EHB). This information is provided as an update to our prior publication "Essential Health Benefits: Illustrative List of the Largest Three Small Group Products by State" released on January 25, 2012, and complements the bulletin on the EHB released on December 16, 2011.

Using data from HealthCare.gov, this document provides below an updated list of the three largest small group insurance products ranked by enrollment for each State. In addition, we are providing lists of the three largest nationally available Federal Employee Health Benefit Program (FEHBP) plans, a benchmark option under the intended approach outlined in the bulletin. We are also providing the single largest Federal Employees Dental and Vision Insurance Program (FEDVIP) dental and vision plans respectively, based on enrollment.

## Background

Non-grandfathered plans in the individual and small group markets both inside and outside of the Exchanges along with certain other types of plans must cover EHBs beginning in 2014.<sup>1</sup> Section 1302(b)(1) of the Affordable Care Act provides that EHB include items and services within 10 statutorily defined benefit categories. Section 1302(b)(2) instructs the Secretary that the scope of EHB shall equal the scope of benefits provided under a typical employer plan.

On December 16, 2011, the U.S. Department of Health and Human Services (HHS) released a [bulletin](#) describing its intended approach to defining the essential health benefits under the Affordable Care Act. Under the Department's intended approach, States would have the flexibility to select an existing health plan to set the "benchmark" for the items and services included in the EHB package. All 10 statutory categories in section 1302(b)(1) of the Affordable Care Act must be included as a part of EHB; if the benchmark does not initially cover a category, the benchmark must be supplemented. States could choose a benchmark from among the following health insurance plans:

- the largest plan by enrollment in any of the three largest small group insurance products in the State's small group market;
- any of the largest three State employee health benefit plans by enrollment;
- any of the largest three national FEHBP plan options by enrollment; or
- the largest insured commercial non-Medicaid Health Maintenance Organization (HMO) operating in the State.

CMS also recently released a proposed rule entitled *Data Collection to Support Standards Related to Essential Health Benefits; Recognition of Entities for the Accreditation of Qualified Health Plans* (CMS-9965-P) that would enable CMS to collect benefit information from issuers on the three largest small group products in each State.

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<sup>1</sup> Self-insured group health plans, health insurance coverage offered in the large group market, and grandfathered health plans are not required to cover the essential health benefits.

## **Purpose**

To facilitate State selection of a benchmark plan option and provide other stakeholders with additional information about the small group products in each State, HHS is providing a list of the largest three small group products in each State. The information provided is based on March 31, 2012 enrollment data collected through [HealthCare.gov](http://HealthCare.gov).<sup>2</sup> HHS collects data from issuers of individual and small group major medical insurance on their products, as required by the Affordable Care Act.

The list below includes small group products that are open for enrollment as well as products that are closed but still active. Any products that are association products or that are not major medical plans are not included.

Additionally, we are providing lists of the largest three nationally available FEHBP plans, and the single largest Federal FEDVIP dental and vision plans respectively, based on March 31, 2012 enrollment data.

## **Access to Small Group Market Information on HealthCare.gov**

This list is provided to facilitate the selection of a benchmark plan by each State, and does not represent an endorsement by HHS of any particular products. Further information on many of these products can be found on HealthCare.gov. However, the benefits information presented on the HealthCare.gov website is not intended to represent the full scope or definition of benefits of potential benchmarks.

The Essential Health Benefits Bulletin issued on December 16, 2011, indicates that one option for EHB benchmark plan selection by each State is the largest plan in any of the three largest small group products based on enrollment. While product information is collected, enrollment information on each specific combination of benefits and cost sharing that make up a plan is not collected for display on HealthCare.gov.

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<sup>2</sup> The HealthCare.gov enrollment data is collected as of a point in time. For the May 2012 data collection, issuers submitted enrollment data as of March 31 2012. These numbers were collected during the third detailed small group submission for HealthCare.gov.

## Largest Three National FEHBP Plan Options, as of March 31, 2012

*NOTE: Covered services are the same for BCBS Standard Option and BCBS Basic Option*

Issuer Name	Plan Name	Network Type	2012 Plan Benefit Brochure
Blue Cross Blue Shield	Standard Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf</a>
Blue Cross Blue Shield	Basic Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf</a>
Government Employees Health Association (GEHA)	Standard Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-006.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-006.pdf</a>

Source: U.S. Office of Personnel Management.

## Largest FEDVIP Dental and Vision Plan Options, as of March 31, 2012

Issuer Name	Plan Name	2012 Plan Benefit Brochure
MetLife (dental)	MetLife Federal Dental Plan – High	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/MetLife.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/MetLife.pdf</a>
BCBS Association (vision)	FEP BlueVision – High	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/FEPBlueVi.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/FEPBlueVi.pdf</a>

Source: U.S. Office of Personnel Management.

## Largest Three Small Group Products in Each State, as of March 31, 2012

[Includes Closed Products; Excludes Association Plans]

*NOTE: This list is presented in rank order by enrollment.*

State	Rank	Product ID	Issuer Name	Product Name	Network Type
AK	1	38344AK015	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Select Envoy	PPO
AK	2	38344AK012	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Plus Envoy	PPO
AK	3	38344AK016	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Select Health Savings Account	PPO
AL	1	46944AL003	Blue Cross and Blue Shield of Alabama	320 Plan	PPO
AL	2	46944AL001	Blue Cross and Blue Shield of Alabama	300 Plan	PPO
AL	3	46944AL006	Blue Cross and Blue Shield of Alabama	Healthy Blue	PPO
AR	1	75293AR018	Arkansas Blue Cross and Blue Shield	PPO	PPO
AR	2	70525AR001	QCA Health Plan, Inc.	PreferredChoice	POS
AR	3	13262AR001	HMO Partners, Inc.	Open Access POS	POS
AZ	1	84251AZ001	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
AZ	2	82011AZ001	UnitedHealthcare Insurance Company	Choice Plus	POS
AZ	3	51485AZ002	Health Net Life Insurance Company	PPO	PPO
CA	1	40513CA035	Kaiser Foundation Health Plan, Inc.	Small Group HMO	HMO
CA	2	48962CA106	Anthem BC Life & Health Co (Anthem BC)	PPO	PPO
CA	3	27603CA101	Blue Cross of California (Anthem BC)	PPO	PPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
CO	1	67879CO001	UnitedHealthcare Insurance Company	Choice Plus	POS
CO	2	21032CO038	Kaiser Foundation Health Plan of Colo.	HMO	HMO
CO	3	87269CO097	Rocky Mountain Hos&Med Svc (Anthem BCBS)	Lumenos	PPO
CT	1	29462CT003	Oxford Health Insurance, Inc.	PPO Plan	PPO
CT	2	75017CT001	Aetna Health Inc. (a CT corp.)	Aetna Health Maintenance Organization	POS
CT	3	86545CT101	Anthem Health Plans Inc(Anthem BCBS)	BLUECARE POS	POS
DC	1	78079DC008	GHMSI	BluePreferred	PPO
DC	2	86052DC008	CareFirst BlueChoice, Inc.	BlueChoice HMO	HMO
DC	3	41842DC001	UnitedHealthcare Insurance Company	Choice Plus	POS
DE	1	81914DE093	Coventry Health Care of Delaware, Inc.	Point-of-Service (POS)	POS
DE	2	76168DE025	Blue Cross Blue Shield of Delaware	Simply Blue EPO	EPO
DE	3	76168DE028	Blue Cross Blue Shield of Delaware	Blue Advantage EPO HSA	EPO
FL	1	16842FL001	Blue Cross and Blue Shield of Florida	BlueOptions	PPO
FL	2	43839FL002	UnitedHealthcare Insurance Company	Choice Plus	POS
FL	3	18628FL001	Aetna Health Inc. (a FL corp.)	Aetna Health Maintenance Organization	HMO
GA	1	49046GA028	BCBS Healthcare Plan of Georgia, Inc.	POS	POS

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
GA	2	47783GA015	Coventry Health Care of Georgia, Inc.	Premier Plus-HCR	POS
GA	3	82824GA001	Aetna Health Inc. (a GA corp.)	Aetna Health Maintenance Organization	POS
HI	1	18350HI025	Hawaii Medical Service Association	Preferred Provider Plan 2010	PPO
HI	2	95366HI002	University Health Alliance (UHA)	UHA 3000	PPO
HI	3	60612HI009	Kaiser Foundation Health Plan, Inc.	Small Group Plans	HMO
IA	1	72160IA001	Wellmark Inc.	Alliance Select	PPO
IA	2	56610IA002	UnitedHealthcare Plan of the River Valley, Inc.	Heritage POS	POS
IA	3	88678IA001	UnitedHealthcare Insurance Company	Choice Plus	POS
ID	1	61589ID080	Blue Cross of Idaho Health Service Inc.	Preferred Blue	PPO
ID	2	44648ID020	Regence Blue Shield of Idaho	Regence Innova	PPO
ID	3	60597ID001	PacificSource Health Plans	Preferred Codeduct	PPO
IL	1	36096IL041	Blue Cross Blue Shield of Illinois	BlueAdvantage Entrepreneur PPO	PPO
IL	2	92476IL001	UnitedHealthcare Ins Co of Illinois	Choice Plus	POS
IL	3	36096IL043	Blue Cross Blue Shield of Illinois	BlueEdge HSA	PPO
IN	1	17575IN054	Anthem Ins Companies Inc(Anthem BCBS)	PPO	PPO
IN	2	17575IN055	Anthem Ins Companies Inc (Anthem BCBS)	LUMENOS	PPO
IN	3	72850IN001	UnitedHealthcare Insurance Company	Choice Plus	POS



State	Rank	Product ID	Issuer Name	Product Name	Network Type
KS	1	18558KS015	Blue Cross and Blue Shield of Kansas	Comprehensive Major Medical - Blue Choice	PPO
KS	2	18558KS013	Blue Cross and Blue Shield of Kansas	AffordaBlue - Blue Choice	PPO
KS	3	94968KS001	UnitedHealthcare Insurance Company	Choice Plus	POS
KY	1	36239KY047	Anthem Health Plans of KY (Anthem BCBS)	PPO	PPO
KY	2	36239KY048	Anthem Health Plans of KY (Anthem BCBS)	LUMENOS	PPO
KY	3	23671KY002	UnitedHealthcare of Kentucky, Ltd.	Choice Plus	POS
LA	1	97176LA003	Blue Cross and Blue Shield of Louisiana	GroupCare PPO	PPO
LA	2	69842LA002	UnitedHealthcare Insurance Company	Choice Plus	POS
LA	3	19636LA001	HMO Louisiana, Inc.	HMOLA-POS	POS
MA	1	42690MA130	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	HMO Blue With Deductible	HMO
MA	2	36046MA002	Harvard Pilgrim Health Care Inc.	Best Buy HMO	HMO
MA	3	29125MA003	Tufts Associated Health Maintenance Org	HMO Value Plan	HMO
MD	1	28137MD008	CareFirst BlueChoice, Inc.	BlueChoice HMO HSA Open Access	HMO
MD	2	28137MD007	CareFirst BlueChoice, Inc.	BlueChoice HMO	HMO
MD	3	94084MD007	GHMSI	BluePreferred HSA	PPO
ME	1	48396ME046	Anthem Health Plans of ME(Anthem BCBS)	PPO	PPO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
ME	2	53357ME001	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
ME	3	48396ME047	Anthem Health Plans of ME (Anthem BCBS)	Lumenos	PPO
MI	1	15560MI001	Blue Cross Blue Shield of Michigan	Community Blue	PPO
MI	2	29698MI050	Priority Health	PriorityHMO	HMO
MI	3	98185MI012	Blue Care Network of Michigan	BCN10 Product	HMO
MN	1	79888MN021	HealthPartners, Inc.	Small Group Product	PPO
MN	2	49316MN074	Blue Cross and Blue Shield of Minnesota	CMM Non-Mandated	PPO
MN	3	49316MN071	Blue Cross and Blue Shield of Minnesota	Options Blue HSA	PPO
MO	1	32753MO065	Healthy Alliance Life Co (Anthem BCBS)	Blue Access Choice	PPO
MO	2	95426MO001	UnitedHealthcare Insurance Company	Choice Plus	POS
MO	3	34762MO006	Blue Cross and Blue Shield of Kansas Cit	Preferred Care Blue PPO	PPO
MS	1	11721MS002	Blue Cross & Blue Shield of Mississippi	Network Blue	PPO
MS	2	98805MS001	UnitedHealthcare Insurance Company	Choice Plus	POS
MS	3	97560MS002	UnitedHealthcare of Mississippi, Inc.	Choice Plus	POS
MT	1	30751MT021	Blue Cross and Blue Shield of Montana	Blue Dimensions	PPO
MT	2	42133MT001	Allegiance Life & Health Insurance, Inc.	ALH MASTER POLICY	PPO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
MT	3	64206MT020	John Alden Life Insurance Company	REAL CHOICES	PPO
NC	1	11512NC002	Blue Cross and Blue Shield of NC	Blue Options	PPO
NC	2	69347NC002	UnitedHealthcare Insurance Company	Choice Plus	POS
NC	3	11512NC004	Blue Cross and Blue Shield of NC	Blue Options HSA	PPO
ND	1	39364ND001	Medica Insurance Company	Medica Choice Passport	PPO
ND	2	37160ND199	Blue Cross Blue Shield of North Dakota	Classic Blue	PPO
ND	3	37160ND200	Blue Cross Blue Shield of North Dakota	CompChoice 80	PPO
NE	1	29678NE001	Blue Cross and Blue Shield of Nebraska	Blue Pride	PPO
NE	2	73102NE001	UnitedHealthcare Insurance Company	Choice Plus	POS
NE	3	15438NE006	Coventry Health Care of Nebraska Inc.	Coventry QHH	POS
NH	1	96751NH003	Matthew Thornton Hlth Plan (Anthem BCBS)	HMO Blue New England	HMO
NH	2	96751NH005	Matthew Thornton Hlth Plan (Anthem BCBS)	Matthew Thornton Blue	HMO
NH	3	96751NH001	Matthew Thornton Hlth Plan(Anthem BCBS)	Access Blue New England	HMO
NJ	1	13953NJ067	Horizon HMO	HMO	HMO
NJ	2	91661NJ221	Horizon Blue Cross Blue Shield of NJ	POS	POS

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
NJ	3	82884NJ001	Aetna Health Inc. (a NJ corp.)	Aetna Health Maintenance Organization	HMO
NM	1	58330NM150	Lovelace Insurance Company	Classic PPO	PPO
NM	2	75605NM027	Blue Cross Blue Shield of New Mexico	BlueNet EPO	EPO
NM	3	90762NM001	UnitedHealthcare Insurance Company	Choice Plus	POS
NV	1	33670NV087	Rocky Mountain Hos&Med Svc (Anthem BCBS)	PPO	PPO
NV	2	27990NV002	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
NV	3	95865NV002	Health Plan of Nevada, Inc.	POS	POS
NY	1	85629NY001	Oxford Health Insurance, Inc.	EPO	EPO
NY	2	26420NY002	Oxford Health Plans (NY), Inc.	HMO Plan	POS
NY	3	85629NY005	Oxford Health Insurance, Inc.	Direct	PPO
OH	1	29276OH050	Community Insurance Company(Anthem BCBS)	PPO	PPO
OH	2	80627OH005	Medical Mutual of Ohio	SuperMed Plus	PPO
OH	3	29276OH051	Community Insurance Company (Anthem BCBS)	LUMENOS	PPO
OK	1	87571OK016	Blue Cross Blue Shield of Oklahoma	BlueOptions PPO	PPO
OK	2	85757OK001	UnitedHealthcare Insurance Company	Choice Plus	POS

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
OK	3	66946OK001	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
OR	1	77969OR061	Regence BlueCross BlueShield of Oregon	Regence Innova	PPO
OR	2	71287OR037	Kaiser Foundation Healthplan of the NW	HMO Products	HMO
OR	3	10091OR002	PacificSource Health Plans	Preferred CoDeduct Value	PPO
PA	1	64844PA001	Aetna Health Inc. (a PA corp.)	Aetna Health Maintenance Organization	POS
PA	2	26522PA001	Highmark Health Insurance Company - West	PPO Blue	PPO
PA	3	93838PA001	HealthAssurance PA, Inc	HealthAssurance PA Group PPO	PPO
RI	1	15287RI025	Blue Cross & Blue Shield of Rhode Island	VantageBlue	PPO
RI	2	90117RI001	UnitedHealthcare Insurance Company	Choice Plus	POS
RI	3	15287RI007	Blue Cross & Blue Shield of Rhode Island	BlueSolutions	CDH
SC	1	26065SC015	BlueCross BlueShield of South Carolina	Business Blue Complete	PPO
SC	2	26065SC020	BlueCross BlueShield of South Carolina	HDHP-HSA	PPO
SC	3	49532SC001	BlueChoice HealthPlan of SC, Inc.	CarolinaADVANTAGE	PPO
SD	1	50305SD001	Wellmark of South Dakota	Blue Select	PPO
SD	2	62210SD131	DAKOTACARE	Choice Group	HMO
SD	3	62210SD135	DAKOTACARE	Ultra Group	HMO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
TN	1	14002TN013	BlueCross BlueShield of Tennessee	PPO	PPO
TN	2	14002TN016	BlueCross BlueShield of Tennessee	HDHP	PPO
TN	3	69443TN001	UnitedHealthcare Insurance Company	Choice Plus	POS
TX	1	33602TX034	Blue Cross Blue Shield of Texas	BestChoice PPO	PPO
TX	2	98809TX002	UnitedHealthcare Insurance Company	Choice Plus	POS
TX	3	33602TX035	Blue Cross Blue Shield of Texas	BlueEdge H S A	PPO
UT	1	68781UT005	SelectHealth	Select Med Plus	POS
UT	2	22013UT065	Regence BlueCross BlueShield of Utah	Regence Innova	PPO
UT	3	97462UT001	UnitedHealthcare Insurance Company	Choice Plus	POS
VA	1	16064VA115	Anthem Health Plans of VA (Anthem BCBS)	PPO	PPO
VA	2	20507VA017	Optima Health Plan	Optima Vantage	HMO
VA	3	88380VA066	HealthKeepers, Inc (Anthem BCBS)	Anthem HealthKeepers POS	POS
VT	1	99852VT001	The Vermont Health Plan, LLC	CDHP - HMO	HMO
VT	2	92802VT006	MVP Health Insurance Company	Preferred Suite HD EPO	EPO
VT	3	99852VT003	The Vermont Health Plan, LLC	HMO	HMO
WA	1	87718WA054	Regence BlueShield	Regence Innova	PPO
WA	2	69364WA043	Asuris Northwest Health	Asuris Embark	PPO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
WA	3	23371WA027	Kaiser Foundation Healthplan of the NW	HMO Products	HMO
WI	1	59158WI001	UnitedHealthcare Insurance Company	Choice Plus	POS
WI	2	79475WI028	Compcare Health Serv Ins Co (Anthem BCBS)	POS	POS
WI	3	79475WI029	Compcare Health Serv Ins Co (Anthem BCBS)	Lumenos POS	POS
WV	1	31274WV006	Highmark Blue Cross Blue Shield West Virginia	Super Blue Plus 2000	PPO
WV	2	26661WV019	Coventry Health & Life Insurance Co.	PPO	PPO
WV	3	31274WV008	Highmark Blue Cross Blue Shield West Virginia	Super Blue Plus 2010	PPO
WY	1	11269WY002	Blue Cross Blue Shield of Wyoming	Blue Choice Business	Fee for Service
WY	2	11269WY004	Blue Cross Blue Shield of Wyoming	Wyoming Choice Network	PPO
WY	3	53189WY003	WINhealth Partners	Choice	POS

Source: Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight