

All private health insurance plans offered on the Health Insurance Marketplace will offer the same set of essential health benefits. These are minimum requirements but plans may offer additional coverage. You will see exactly what each plan offers when you compare them side-by-side on the Marketplace.

Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventative and wellness services and chronic disease management
10. Pediatric services

Source:

<https://www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage/>