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STATE OF ALASKA

PRESS RELEASE

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## More Essential Health Benefits to be Covered in Alaska by 2026

**Friday, November 15, 2024 (Anchorage, AK)** – The Department of Commerce, Community, and Economic Development, Division of Insurance (DOI) has announced that expanded coverage for hearing aids, massage therapy, nutritional counseling, and chiropractic and temporomandibular joint disorder care will be included in Alaska’s [essential health benefits](#) (EHB) benchmark plan. Some benefits were also revised to ensure plans do not discriminate based on disabilities or health conditions. These EHBs are for health plans regulated by the Division of Insurance and include the individual marketplace and small group plans.

The changes take effect in plan years starting on or after January 1, 2026.

The benefits include:

- Coverage for hearing aids – includes one hearing aid per ear every 3 years and an annual hearing exam, as medically necessary
- Coverage for massage therapy – includes twenty visits per year; covered when part of a physical therapy treatment plan or when otherwise medically necessary.
- Coverage for nutritional counseling – includes counseling and therapy for obesity and nutritional screening
- Coverage for chiropractic visits – expands the number of visits from 12 to 20 visits per year
- Coverage for temporomandibular joint (TMJ) disorder – includes the diagnosis, therapy, and treatment (surgical and nonsurgical) for TMJ disorders

“Over the years, the division has heard from Alaskans and providers about care limitations that were not covered in our health plans,” said **DOI Director, Lori Wing-Heier**. “These expanded benefits will increase access to care for Alaskans without having a significant impact on the cost of the plans.”

The Affordable Care Act requires individual and small group health plans to cover a set of essential health benefits. States can make additions to their benchmark plan by applying to the Federal Centers for Medicare & Medicaid Services (CMS). The division held a public stakeholder meeting in February and public comment meetings in March and April of this year prior to submitting the final application to CMS.

Approval for the changes was received by the Division of Insurance from CMS on October 7th. More information on the EHB in Alaska can be found on the division’s [website](#).

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