



"Strengthening competitive insurance markets while protecting Alaskans."

# STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

## Division of Insurance

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## Alaska Division of Insurance Seeking Public Input on Essential Health Benefits

The Alaska Division of Insurance (AKDOI) is seeking public input on revisions to Alaska's essential health benefits (EHB) plan.

The essential health benefits plan for Alaska is the benchmark set of health care services that is required in all individual and small group health insurance plans. Since 2017, Alaska's EHB benchmark plan has been Premera's HeritageSelect Envoy small group plan.

The Centers for Medicare and Medicaid Services (CMS) gave states three options to define their EHB benchmark plan moving forward:

**Option 1:** Select another state's entire EHB benchmark, or

**Option 2:** Replace a category of benefits in the current benchmark with the same category of benefits used in another state's EHB plan, or

**Option 3:** Select a set of benefits to become the Alaska's EHB plan.

States that want to make changes are required by federal law (ecfr.gov) to have an actuarial analysis of the benefits, a public comment on the proposed changes, and then apply to CMS for approval.

Alaska is considering updating its EHB benchmark plan under Option 3 to reflect changes in the insurance market. The AKDOI seeks comment on the following possible coverage revisions:

- Add coverage for hearing tests and hearing aids.
- Expand the number of covered acupuncture and chiropractic services.
- Add coverage for massage therapy.
- Add coverage for Temporomandibular Joint services.
- Expand the number of covered nutritional counseling services.
- Add requirement for coverage of weight loss drugs.

Relevant documents will be added to the online public notice as well as the Division's website at:

<https://www.commerce.alaska.gov/web/ins/EssentialHealthBenefits.aspx>

**The AKDOI will hold a hearing to hear public comment on March 27, 2024, at 11:00 a.m. AKDT.**

**Where:**

Alaska Division of Insurance  
State Office Building, 9th Floor, Conf. Room B  
333 Willoughby Avenue  
Juneau, AK

Alaska Division of Insurance  
Atwood Building, 15th Floor  
550 West 7th Avenue, Suite 1560  
Anchorage, AK

**The meeting will also be available virtually:**

**Teleconference:**

Teleconference Number: (907) 202-7104  
Phone Conference ID: 887 669 514#

**Videoconference:**

[https://teams.microsoft.com/join/19%3ameeting\\_YjlyMDEyM2MtYmE3OC00N2U1LWlxY2YtNmY4N2MxOGJiM2Nm%40thread.v2/0?context=%7b%22Tid%22%3a%2220030bf6-7ad9-42f7-9273-59ea83fcfa38%22%2c%22Oid%22%3a%22fa276750-9d20-4865-a66c-70b1f469aac7%22%7d](https://teams.microsoft.com/join/19%3ameeting_YjlyMDEyM2MtYmE3OC00N2U1LWlxY2YtNmY4N2MxOGJiM2Nm%40thread.v2/0?context=%7b%22Tid%22%3a%2220030bf6-7ad9-42f7-9273-59ea83fcfa38%22%2c%22Oid%22%3a%22fa276750-9d20-4865-a66c-70b1f469aac7%22%7d)

Meeting ID: 224 889 698 949  
Passcode: JCYKyH

**Written comments** can be submitted by email to Sarah Bailey at [sarah.bailey@alaska.gov](mailto:sarah.bailey@alaska.gov) or mail to the Alaska Division of Insurance, P.O. Box 110805, Juneau, AK, 99811 or by fax at (907) 465-3422.

**All public comments must be received by April 8, 2024, at 5:00 p.m.**