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## **Essential Health Benefits Benchmark Design Changes Approved for Plan Year 2021**

PIERRE, S.D. – State Division of Insurance Director Larry Deiter announced the proposed Essential Health Benefits (EHB) benchmark design for plan year 2021 has been approved by the Centers for Medicare and Medicaid/Consumer Information and Insurance Oversight (CMS/CCIIO).

The Affordable Care Act (ACA) requires a designated EHB benchmark plan for each state. This plan design acts as a baseline for all ACA-compliant individual or small group health coverage offered in the state.

“Beginning in 2021, health insurance plans in the individual and small group ACA market in South Dakota must include a minimum coverage requirement in their plan design for applied behavior analysis therapy for the treatment of autism spectrum disorder,” said Deiter.

South Dakota proposed the change after updated federal regulations allowed states greater flexibility in determining the benchmark plan design. The state’s current benchmark has been in place since 2014.

The application process included the completion of actuarial analysis of the current benchmark and the impact of a change in plan design, a public comment period and submission of all documents to CMS/CCIIO for review and final federal approval.

[View information](#) on the 2021 EHB benchmark plan.