

Health Plans 101:

Covering California's Essential Benefits

YOUR Plan.
Advocate.
For Affordable Health Care.

California health plans offer comprehensive coverage to **more than 27 million people** under the state's Essential Health Benefits (EHBs) package, ensuring access to high-quality, affordable health care services for members.



Understanding California's EHBs

California's Essential Health Benefits were determined by California lawmakers over robust discussion, research, and analysis with the goal of creating a comprehensive package of health care services that benefit the greatest number of people while keeping health care affordable.

California health plans offer extensive coverage under the Essential Health Benefits package:



Ambulatory Patient Services:

Outpatient care without being admitted to a hospital.



Maternity and Newborn Care:

Support for expectant mothers throughout pregnancy, childbirth, and postpartum care, ensuring the health and well-being of both mother and child.



Mental Health and Substance Use Disorder Services:

Access to mental health services and substance use disorder treatment, addressing crucial aspects of holistic healthcare.



Hospitalization:

Inpatient care, including surgeries, treatments, and therapies necessary for recovery from illnesses or injuries.



Rehabilitative and Habilitative Services and Devices:

Rehabilitation services and devices, aiding in the recovery and improvement of physical and cognitive functions.



Emergency Services:

Emergency medical situations, providing peace of mind during unexpected health crises.



Pediatric Services:

Dental and vision care is covered for children under 19. This coverage includes cleanings, x-rays, fillings, and yearly eye exams covering a pair of glasses or a set of contact lenses.



Prescription Drugs:

Health plans cover over 90% of prescription drug costs for members.



Laboratory Services:

Diagnostic tests and screenings, facilitating early detection and intervention for various health conditions.



Preventive and Wellness Services and Chronic Disease Management:

Comprehensive coverage for preventive care measures, including screenings, vaccinations, and counseling services aimed at maintaining optimal health and preventing the onset of chronic diseases.

Disclaimer: According to DHCS, Medi-Cal Managed Care plans cover the EHB categories plus a variety of additional services.

