



my Arkansas Insurance

A Division of the Arkansas Insurance Department



10 Essential Health Benefits

All health insurance plans now must have a full set of benefits.

They are called the 10 Essential Health Benefits.

All plans include:

- **Preventive care:** To prevent and control health problems, free of charge. Includes checkups, cancer screenings, help to quit smoking, and more.
- **Prescriptions:** Prescription medications a doctor orders to treat or manage an illness.
- **Outpatient care:** Care without being admitted to a hospital, like a doctor's office visit or same-day surgery. Includes home health and hospice care.
- **Emergency care:** For things that could lead to serious issues or death, like an accident or sudden illness. Can include ambulance to the ER.
- **Hospitalization:** Overnight care in a hospital.
- **Maternity and newborn care:** For pregnant women, new moms, and babies. Includes breastfeeding support.
- **Mental health and addiction care:** Care in and out of a hospital. To evaluate, diagnose (learn the cause of), and treat mental health or drug abuse problems.
- **Rehabilitative and Habilitative Services:** Care, services, and devices to help regain or gain ability. Includes services to help you regain ability, like speech therapy after a stroke. Also, services to help gain ability, like speech therapy for children.
- **Lab tests:** Tests a doctor orders to diagnose injury, illness, or condition, like blood tests.
- **Pediatric care:** For babies and children. Includes well-child visits and shots. Dental and eye care for those under age 19.



Do you need more help?

Online: myARInsurance.com or Insurance.Arkansas.gov

Phone: 844-355-3262 or 800-852-5494; M-F 8:00 a.m. - 4:30 p.m.