

# The Basics of Essential Health Benefits

The Essential Health Benefits (EHB) provision of the Affordable Care Act of 2010 (ACA) created 10 general categories of benefits. These benefits are:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Laboratory services
- Maternity and newborn care
- Mental health and substance abuse services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Prevention and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Plans that include any EHB must remove any dollar or lifetime limits for those services. The pricing for these EHB's will vary by state and by plan.