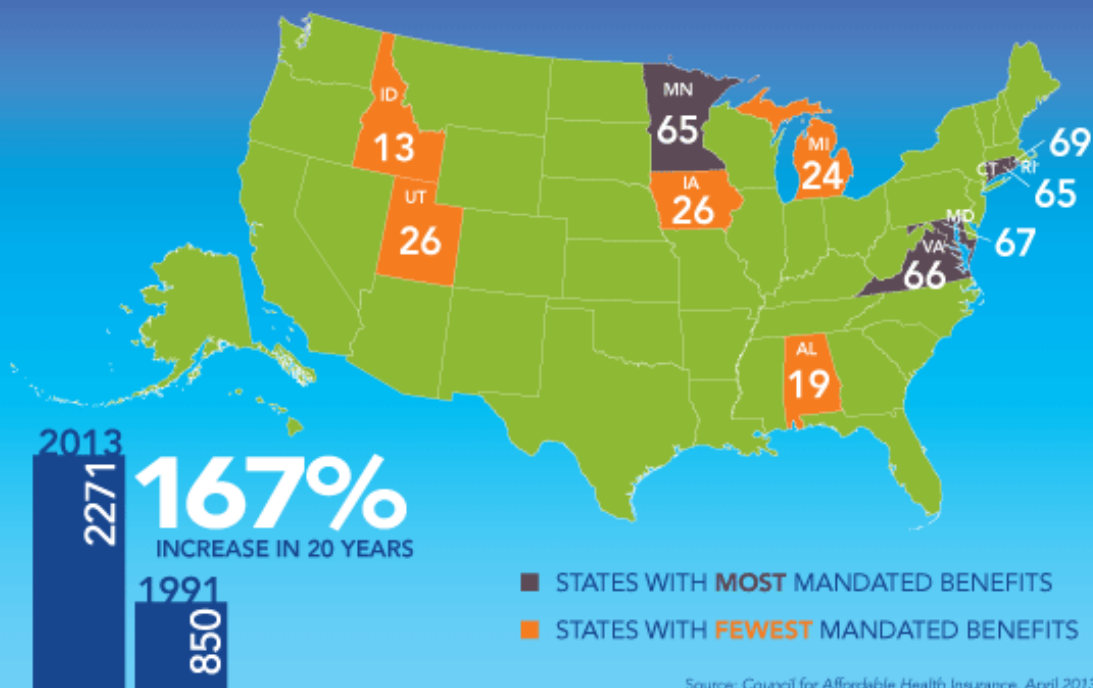


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NUMBER OF STATE-MANDATED BENEFITS IS ON THE RISE



MOST AND LEAST POPULAR HEALTHCARE BENEFIT MANDATES, BY NUMBER OF STATES ADOPTING THE MANDATE, 2012

Most Popular

Mammography Screening	50
Maternity Minimum Stay	50
Breast Reconstruction	49
Mental Health Parity	48
Alcohol & Substance Abuse	46

Least Popular

Breast Implant Removal	1
Cardiovascular Disease Screening	1
Circumcision	1
Gastric Electrical Stimulation	1
Organ Transplant Donor Coverage	1

Source: Council for Affordable Health Insurance, April 2013

The cost of state-mandated benefits can add upwards of 4% to 7% to the cost of health benefits in New Jersey and Pennsylvania. Mandated benefits apply to fully-insured plans, while self-funded employer plans are not required to comply. Increases in state-mandated benefits are one of many reasons why more and more employers are considering a move to self-funded plans.

Should you have any questions about this topic or how a self-funded plan can benefit your organization, please contact your Conner Strong & Buckelew account representative.



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