

Exhibit A.1. Comparison of “preventive and wellness services and chronic disease management” included in State of Connecticut’s EHB Benchmark Plans

	Aetna	Anthem	ConnectiCare	State Plans
Chronic Care	<p>Exclusion: “Outpatient rehabilitation care is excluded for chronic care conditions, such as Down Syndrome and Cerebral Palsy”</p> <p>Covered: Pain management (see below)</p>	<p>Exclusion: “Services for chronic care.”</p> <p>Exclusion: No benefit will be provided for Maintenance Care which is:</p> <ul style="list-style-type: none"> a. Treatment provided for the Member’s continued well-being by preventing deterioration of a chronic clinical condition b. Maintenance of achieved stationary status; which is a point where little; or no improvement in musculo-skeletal function can be made despite therapy <p>Covered: Pain management (see below)</p>	<p>Exclusion: Custodial care services provided to member that has a medical condition that is chronic or non-acute in nature.</p> <p>Health management programs are designed to help the Member stay in control of his or her chronic health conditions, so that the Member can maintain his or her functional status and quality of life.</p> <p>Covered: Pain management (see below)</p>	<p>Exclusion (except when approved as part of Case Management): Services for custodial care, chronic care and/or maintenance care.</p> <p>Covered: Pain management (see below)</p>
Birth-to-Three Program/Early Intervention Services¹	Covered per state mandate	Covered per state mandate	Covered per state mandate	Covered per state mandate
Obesity	<p>Exclusion: “Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.”</p>	<p>Exclusion: “No benefits are provided for any service, care, procedure or program for weight or appetite control, weight loss, weight management or for control of obesity even if the weight or obesity aggravates another condition.”</p>	<p>Nutritional counseling: 2 visits/year</p> <p>Exclusion: “Weight loss/control treatment, programs, clinics, medications, and surgical treatment for morbid obesity.”</p>	<p>Nutritional Counseling: 3 visits/year</p> <p>Exclusion: “Services, medical supplies or supplies not specifically listed as Covered Services. These include...weight control programs, nutritional programs and exercise programs.”</p>
Diabetes	<p>Covered per state mandate</p> <p>The following are <u>not</u> Covered Benefits under this provision:</p> <ul style="list-style-type: none"> • a diabetic education program whose only purpose is weight control; or which is available to the public at no cost; or • a general program not just for diabetics; or • a program made up of services not generally accepted as necessary for the management of diabetes. 	<p>Covered per state mandate.</p> <p>Includes “Outpatient self-management training for the treatment of diabetes including: medical nutrition therapy”</p>	<p>Covered per state mandate.</p>	<p>Covered per state mandate.</p> <p>For Oxford Plans: For purposes of diabetes-related coverage, "outpatient self-management training" includes, but is not limited to, education and medical nutrition therapy—up to 10 hours.</p>

¹ Pursuant to Connecticut healthcare mandates, children from birth-to-3 who are not eligible for special education and related services because such children are experiencing a significant development delay as measured by standardized diagnostic instruments and procedures are eligible for **early invention services**, including informed clinical opinion, in one or more of the following areas: (i) cognitive development; (ii) physical development, including vision or hearing; (iii) communication development; (iv) social or emotional development; or (v) adaptive skills or as diagnosed as having a physical or mental condition that has a high probability of resulting in developmental delay.

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Cancer Screening	Covered per state mandate <ul style="list-style-type: none"> Colorectal cancer screening provided in accordance with the recommendations established by the American College of Gastroenterology and the most recently published American Cancer Society guidelines. 	Covered per state mandate <ul style="list-style-type: none"> Colorectal cancer screening provided in accordance with the recommendations established by the American College of Gastroenterology and the most recently published American Cancer Society guidelines. 	Covered per state mandate <ul style="list-style-type: none"> Colorectal cancer screening provided in accordance with the recommendations established by the American College of Gastroenterology and the most recently published American Cancer Society guidelines. 	Covered per state mandate <ul style="list-style-type: none"> Colorectal cancer screening provided in accordance with the recommendations established by the American College of Gastroenterology and the most recently published American Cancer Society guidelines.
Pain Management	Covered per state mandate: Pain treatment ordered by a pain management specialist which may include all means Medically Necessary to make the diagnosis and development of a treatment plan and Medically Necessary medications and procedures.	Covered per state mandate: Medically necessary pain management medications and procedures when ordered by a pain management specialist.	Covered per state mandate: Medically Necessary pain management services provided by a physician (including evaluation and therapy) for acute or chronic pain conditions.	Covered per state mandate: Pain treatment ordered by a pain management specialist, which may include all means Medically Necessary to make a diagnosis and develop a treatment plan including the use of necessary medications and procedures.
Preventative	Well Child Exams (include immunization): Under Age 2: 9 exams Ages 2 through 21: 1 exam/12 months Adult: 1 exam/year ObGyn: 1 routine exam/year	Well Child Exams (include immunization): Birth to 1: 7 exams Ages 1 through 5: 7 exams Ages 5 through 21: 1 exam/year Adults: 1 exam/year for adults 22+ 1 vision exam and refraction/2 years ObGyn: 1 routine exam/year	Well Child Exams (include immunization): Under Age 2: At months 1, 2, 4, 6, 9, 12, 15, 18 and 24 Ages 2 through 21: Every Year Adults: 22-50: every 1-3 years, as appropriate >50: Annually, as appropriate ObGyn: per national guidelines	Well Child Exams (include immunization): Birth to 1: 6 exams Ages 1 through 5: 6 exams Ages 6 through 21: 1/year Adult: 1 exam/year ObGyn: 1 routine gynecological exam including pap smear
Pulmonary rehabilitation benefits	Covered: Pulmonary rehabilitation benefits are available as part of a Member’s inpatient Hospital stay. A limited course of outpatient pulmonary rehabilitation is covered when Medically Necessary for the treatment of reversible pulmonary disease states.	Covered: “Restorative physical therapy” is a covered hospital service. Exclusion: Certain pulmonary function tests which; in the opinion of Anthem BCBS; do not meet the definition a covered diagnostic laboratory test.	Covered: Pulmonary rehabilitation benefits are available as part of a Member’s inpatient Hospital stay. No explicit mention of outpatient pulmonary therapy.	Covered: The Plan Covers outpatient pulmonary rehabilitation for Participants with moderate to severe symptomatic, chronic Respiratory impairment. However, coverage is available only when, despite optimal medical management, the Participant is dyspneic, has reduced exercise tolerance and is experiencing a restriction in their daily living activities.
Cardiac Rehabilitative Services	Covered: Cardiac rehabilitation benefits are available as part of a Member’s inpatient Hospital stay. A limited course of outpatient cardiac rehabilitation is covered when Medically Necessary following angioplasty, cardiovascular surgery, congestive heart failure or myocardial infarction.	Covered: Cardiac rehabilitative therapy covered—no limits on visits.	Covered: Phase II cardiac rehabilitation covered. Phase III cardiac rehabilitation only available to members who meet criteria for enrollment into HeartCare health management program. Phase IV not covered	Covered (e.g. Oxford): The Plan Covers outpatient cardiac rehabilitation if a Participant has: 1) had an acute myocardial infarction within the preceding 12 months; 2) chronic angina pectoris, or; 3) had coronary bypass surgery within the preceding six months. The Plan will cover up to 36 visits (three visits a week over a 12-week period). Up to 36 additional sessions can be obtained if Participant can meet the Claims Administrator’s exit criteria with additional sessions.

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Smoking Cessation	Covered: Smoking cessation aids or drugs, except as Medically Necessary for the treatment of a mental or nervous disorder	Undefined	Covered: Smoking cessation products are excluded, except to treat nicotine addiction....[Plan] may also cover smoking cessation products if: <ul style="list-style-type: none"> •The Member is being actively case managed, and •The use of the smoking cessation product is approved by us. 	Undefined
Other—Wellness	<p><i>Aetna Health Connections:</i> A suite of over 70 health and wellness programs, tools and resources spans the entire continuum of care. Including: Biometric screenings Healthy Lifestyle Coaching Quit Tobacco</p> <p><i>Disease Management:</i> Disease management program can help with support for more than 35 chronic conditions, including heart failure, asthma and cancer.</p> <p><i>Care Management:</i> Care management includes case management, utilization management and disease management. Care management can help “at-risk” members achieve better health through effective patient management. Effective patient management helps them stick with the behaviors and clinical approaches that have been proven to work.</p> <p><i>Intelihealth:</i> content partnership with Harvard medical school</p>	<p>360° Health</p> <p><i>24/7 NurseLine:</i> Provides anytime, toll-free access to nurses for answers to general health questions and guidance with health concerns.</p> <p><i>ConditionCare:</i> Gain a better understanding of your health, receive help in following your doctor’s care plan, and learn how to better manage your health with the guidance of a dedicated nurse team and health professionals.</p> <p><i>Future Moms:</i> Provides moms-to-be with telephone access to nurses to discuss pregnancy-related concerns and help track the pregnancy week-by-week and prepare for the baby.</p> <p><i>MyHealth Advantage:</i> Provides timely alerts, called MyHealth Notes, which notify you of possible gaps in medical care, medication alerts or possible ways to save money.</p> <p><i>MyHealth Coach:</i> Members team with a personal nurse who is available as a health and lifestyle resource and help navigate health plan benefits.</p> <p><i>Healthy Lifestyles:</i> A wellness program that helps you take steps toward improving your health in key areas, such as: losing weight, getting fit, eating healthier, managing stress and kicking cigarettes.</p> <p><i>MyHealth Assessment:</i> Taking the MyHealth Assessment helps you understand your current health opportunities and identify what positive changes you can make to improve your health.</p>	<p>Touchpoints</p> <p><i>Quality Improvement (QI) Program:</i> goal of the QI Program is to establish processes, which will help facilitate the continuous improvement of the care and services provided to our Members. The scope of activities within the QI Program focuses on facilitating the continuum of care, which includes: quality of care and services, continuity and coordination of care, chronic care management, credentialing, behavioral health, Member safety, utilization management, member and physician satisfaction, accessibility, availability, delegation, member complaints and appeals, cultural diversity, wellness and prevention, pharmacy management, and Member decision support tools.</p> <p><i>Health Management Programs:</i> Several health management programs available for enrollment. Certain members may be contacted by High Risk Member Outreach Program.</p> <p><u>Depending on services available at time,</u> member may receive items or services as value added benefits at plan’s discretion. E.g. peak flow meters, excluded, except <u>may</u> be available if enrolled asthma health management program</p>	<p>For Oxford Plan:</p> <p><i>UnitedHealth Wellness:</i> a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not intended to be medical advice or a substitute for your doctor’s care. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by United HealthCare to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes. Components subject to change.</p> <p>Health education, information and health care literature, which is made available to participants through various programs provided and developed by the Claims Administrator. These programs and information are provided without cost to Participants. Such programs include Oxford On-Call, Active Partners Program; Healthy Mother, Healthy Baby Program; Better Breathing Program (for asthmatics), Oxford Cancer Support Program, Heart Smart Program, Living with Diabetes Program, and Healthy Mind, Healthy Body magazine.</p>