# Alternative Benefit Plan

State Name: North Carolina  
Attachment 3.1-L-  
OMB Control Number: 0938-1148

<table>
<thead>
<tr>
<th>Selection of Benchmark Benefit Package or Benchmark-Equivalent Benefit Package</th>
<th>ABP3.1</th>
</tr>
</thead>
</table>

Select one of the following:

- [ ] The state/territory is amending one existing benefit package for the population defined in Section 1.
- [x] The state/territory is creating a single new benefit package for the population defined in Section 1.

**Name of benefit package:** North Carolina Adult Group ABP

## Selection of EHB-Benchmark Plan

The state/territory must select an EHB-benchmark plan as the basis for providing Essential Health Benefits in its Benchmark or Benchmark-Equivalent Package.

**EHB-benchmark plan name:** North Carolina Blue Cross and Blue Shield "Blue Op

The EHB-benchmark plan is the same as the Section 1937 Coverage option: [No]

Indicate the EHB-benchmark option as described at 45 CFR 156.111(b)(2)(B) the state/territory will use as its EHB-benchmark plan:

- [x] State/Territory is selecting one of the below options to design an EHB package that complies with the requirements for the individual insurance market under 45 CFR 156.100 through 156.125.

- [ ] State/Territory is selecting the EHB-benchmark plan used by the state/territory for the 2017 plan year.
- [ ] State/Territory is selecting one of the EHB-benchmark plans used for the 2017 plan year by another state/territory.

State/Territory selects the following EHB-benchmark plan used for the 2017 plan year but will replace coverage of one or more of the categories of EHB with coverage of the same category from the 2017 EHB-benchmark plan of one or more other states

- [ ] Select a set of benefits consistent with the 10 EHB categories to become the new EHB-benchmark plan. (Complete and submit the ABP5: Benefits Description form to describe the set of benefits.)

## Type of EHB-benchmark plan:

- [x] Largest plan by enrollment of the three largest small group insurance products in the state's small group market.
- [ ] Any of the largest three state employee health benefit plans by enrollment.
- [ ] Any of the largest three national FEHBP plan options open to Federal employees in all geographies by enrollment.
- [ ] Largest insured commercial non-Medicaid HMO.
Alternative Benefit Plan

Assurances

The state/territory assures the EHB plan meets the scope of benefits standards at 45 CFR 156.111(b), does not exceed generosity of most generous among a set of comparison plans, provides appropriate balance of coverage among 10 EHB categories, and the scope of benefits is equal to, or greater than, the scope of benefits provided under a typical employer plan as defined at 45 CFR 156.111(b)(2).

☒ The state/territory assures that all services in the EHB-benchmark plan have been accounted for throughout the benefit chart found in ABP 5.

☒ The state/territory assures the accuracy of all information in ABP5 depicting amount, duration and scope parameters of services authorized in the currently approved Medicaid State Plan.

Selection of the Section 1937 Coverage Option

The state/territory selects as its Section 1937 Coverage option the following type of Benchmark Benefit Package or Benchmark-Equivalent Benefit Package under this Alternative Benefit Plan (check one):

☒ Benchmark Benefit Package.

☐ Benchmark-Equivalent Benefit Package.

The state/territory will provide the following Benchmark Benefit Package (check one that applies):

☐ The Standard Blue Cross/Blue Shield Preferred Provider Option offered through the Federal Employee Health Benefit Program (FEHBP).

☐ State employee coverage that is offered and generally available to state employees (State Employee Coverage):

☐ A commercial HMO with the largest insured commercial, non-Medicaid enrollment in the state/territory (Commercial HMO):

☒ Secretary-Approved Coverage.

☐ The state/territory offers benefits based on the approved state plan.

☐ The state/territory offers an array of benefits from the section 1937 coverage option and/or base benchmark plan benefit packages, or the approved state plan, or from a combination of these benefit packages.

☒ The state/territory offers the benefits provided in the approved state plan.

☐ Benefits include all those provided in the approved state plan plus additional benefits.

☐ Benefits are the same as provided in the approved state plan but in a different amount, duration and/or scope.

☐ The state/territory offers only a partial list of benefits provided in the approved state plan.

☐ The state/territory offers a partial list of benefits provided in the approved state plan plus additional benefits.

Please briefly identify the benefits, the source of benefits and any limitations:

The State is aligning its ABP Plan with Medicaid State Plan benefits

Other Information Related to Selection of the Section 1937 Coverage Option and the EHB-Benchmark Plan (optional):
Alternative Benefit Plan

PRA Disclosure Statement
Centers for Medicare & Medicaid Services (CMS) collects this mandatory information in accordance with (42 U.S.C. 1396a) for the purpose of standardizing data. The information will be used to monitor and analyze performance metrics related to the Medicaid and Children’s Health Insurance Program in efforts to boost program integrity efforts, improve performance and accountability across the programs. Under the Privacy Act of 1974 any personally identifying information obtained will be kept private to the extent of the law. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1188. The time required to complete this information collection is estimated to average 5 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

V.20190813