Preventive Services – Understanding what is covered by your plan



Under the health care reform law, you are eligible to receive certain preventive services without paying any deductible, coinsurance or copayment, as long as you receive them from doctors and other health care professionals in your plan network.

These services include:

- Items or services that are rated A or B by the U.S. Preventive Services Task Force (USPSTF)
- Immunizations that are recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC)
- Evidence-informed preventive care and screenings for infants, children and adolescents as per Health Resources and Services Administration (HRSA) guidelines, including the Periodicity Schedule of the Bright Futures Recommendations for Pediatric Health Care
- Evidence-informed preventive care and screenings for women as supported by HRSA guidelines

This list is updated regularly. You can find it at http://www.healthcare.gov/law/resources/regulations/prevention/recommendations.html

If you go to an out-of-network provider for any of these services, you may have to pay part of the billings. There are specific rules as to what services can be provided at no cost to you, depending on your gender, age, diagnosis and other requirements.

Under these rules, your plan can also offer additional preventive services but can ask you to pay for part of those additional services through copayments, coinsurance or deductibles.

Preventive services provided with no cost sharing:

All plan members:

- Preventive care visits for adults (men and women)
- All routine immunizations recommended by ACIP

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This content is provide for information only and is not to be considered medical advice.

All decisions about medical care should be made by the doctor and patient.

Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of your health plan ID card.



Screenings of all members at an appropriate age and/or risk status for:

- Colorectal cancer (including CT colonography, fecal occult blood testing, screening sigmoidoscopy and screening colonoscopy)
- Cholesterol and lipid disorders
- Certain sexually transmitted diseases including HIV
- Depression

- High blood pressure
- Diabetes
- Screening and counseling in a primary care setting for:
 - Tobacco use
 - Obesity
 - Diet and nutrition
 - Alcohol abuse

Women's health:

- Mammography (film and digital) for all adult women
- Cervical cancer screening including PAP smears
- Genetic counseling and evaluation for BRCA breast cancer gene
- Counseling for cancer prevention strategies for women at high risk for breast cancer
- Osteoporosis screening for certain populations
- Certain sexually transmitted diseases screening including gonorrhea, chlamydia and syphilis
- Screening and counseling for HIV for all sexually active women
- Human papillomavirus DNA testing for women 30 or older
- Sexually transmitted infection counseling for all sexually active women annually

- Well-woman visits including preconception counseling and routine prenatal care*
- Screening pregnant women for *:
 - Iron-deficiency anemia
 - Bacteria in urine
 - o Hepatitus B virus
 - Rh incompatibility
 - Gestational diabetes
- Breast-feeding support, supplies and counseling including costs for renting or buying specified breastfeeding equipment from a network provider or national durable medical equipment supplier *
- Domestic violence screening and counseling
- FDA-approved contraception methods, sterilization procedures and contraceptive counseling*

*Additional coverage effective Jan. 1, 2013, due to expanded women's preventive care

Men's health:

- Screening for prostate cancer for men age 40 and older
- Screening for abdominal aortic aneurysm in men ages 65-75 who have ever smoked
- Human papillomavirus vaccine for men ages 9-26

Screening newborns for:

- Hearing problems
- Thyroid disease
- Phenylketonuria (blood test for genetic disorder)

Screening children for:

- Counseling to prevent dental cavities
- Depression
- Vision

- Sickle cell anemia
- Standard metabolic screening panel for inherited enzyme deficiency disease
 - Lead
 - **Tuberculosis**
 - Developmental problems
 - Obesity counseling in a primary care setting

