

What You Should Know About Preventive Care Coverage

Under the federal healthcare reform law, known as the Patient Protection and Affordable Care Act (PPACA), health plans must now cover many preventive health services at 100 percent and before any deductible applies.

The law took effect on September 23, 2010,* but you will not see changes to your coverage until your health plan is renewed. If you get health coverage through your employer, ask your employer when your plan's renewal date is.

Key points to know:

- You must go to in-network doctors to get full coverage for preventive health services.
- You may be charged for preventive health services if you go to out-of-network doctors.
- You may still have a copay if you see the doctor for services that are not considered preventive. The list of preventive services is based on the U.S. Preventive Services Task Force recommendations of Preventive Services. Your doctor may advise additional tests that are not part of this list.
- Your employer's plan may not have to cover all preventive services listed here, if your employer has been given an exception by the government (called "grandfathering"). Ask your employer what will be covered.
- When the state law covers more than the federal law for preventive services, the state law will be followed.



Covered preventive services:

Babies and children birth to 30 months:

Well-baby exams at birth, 1, 2, 4, 6, 9, 12, 15, 18, 24, and 30 months (11 visits). These typically include advice about the child's safety, health, nutrition, and development and may also include immunizations and the following screenings:

- Hearing exam for newborn and as the child's healthcare provider advises
- Weight, length, and head circumference
- Hemoglobin or hematocrit: once between 9 and 12 months
- Lead testing at ages 1 and 2, unless lead exposure can be confidently excluded
- Age-appropriate developmental/behavioral assessments

Children 3 to 18 years:

Annual well-child exams are covered for children ages 3 to 18. Well-child exams may include immunizations, discussions on health and wellness issues (nutrition, physical activity, healthy weight, injury prevention, avoidance of tobacco, alcohol and drugs, sexual behavior, dental health, mental health, and second hand smoke), and the following screenings:

- Blood pressure
- Height, weight, and body mass index (BMI)
- Age-appropriate developmental/behavioral assessments
- Vision and hearing at ages 12, 15, and 18, or as the child's healthcare provider advises
- Chlamydia screening for sexually active females
- Age-appropriate developmental/behavioral assessments

All adults 19 and older:

- Annual preventive health exams with associated screenings
- Blood pressure screening
- Height, weight, and BMI screening
- Cholesterol screening (every five years from age 20-39) and yearly from age 40
- Counseling on health and wellness issues (nutrition, exercise, injury prevention, misuse of drugs and alcohol, tobacco cessation, second hand smoke, sexual behavior, dental health, and mental health)
- Hearing exams as recommended by a healthcare provider

Preventive services for men:

- Abdominal aortic aneurysm: One time for men ages 65 to 75 who have ever smoked
- Prostate cancer**

Preventive services for women:

- Clinical breast exam by health provider every two to three years
- Cervical cancer screening beginning within three years of sexual activity or age 21 (whichever comes first); every two to three years ages 30 and older with three consecutive normal Pap tests
- Chlamydia test for sexually active women
- Osteoporosis: Bone density testing should begin no later than age 65; earlier screening may be appropriate for some women

Preventive services for pregnant women:

Pregnant women are covered for the following visits, tests, screenings, and immunizations:

- Initial visit with OB/GYN in the first trimester
- Hematocrit/Hemoglobin
- Syphilis
- HIV
- Rubella immunity to identify women needing rubella vaccine after giving birth
- Rh(D) blood type and antibody testing; if Rh(D) negative, repeat testing at 26 to 28 weeks
- Hepatitis B
- Urinalysis as recommended
- Education on diet and activity during pregnancy
- Education and counseling on avoiding tobacco and other substances
- Recommended immunizations

Colorectal cancer screening:

Beginning at age 50, screening recommendations include one of these testing options:

- Fecal occult blood test each year
- Flexible sigmoidoscopy every five years
- Double-contrast barium enema every five years
- Colonoscopy every 10 years
- CT colonography (if appropriate instead of colonoscopy)

Covered medications:

- A doctor may prescribe certain medications that are covered at 100 percent if you are within specified guidelines based on age and condition. These include aspirin, folic acid, iron supplements, and smoking cessation medications. Although some of these items are available over-the-counter, a prescription is still needed from your doctor.

For more information on preventive services mandated by healthcare reform, please talk to your employer or visit healthcare.gov.

**Coverage for preventive services must be in effect on the first plan year beginning on or after September 23, 2010. "Plan year" means the date specified in the group health plan's plan document or, if no plan year is specified, the deductible or limit year, or if there is no deductible or limit year, the policy year. Because BCBSRI does not collect plan year information, we assume that each group health plan's plan year coincides with the BCBSRI renewal date.*

***Not required as part of federal reform but is a Rhode Island state mandate.*

