

FALL RIVER EMPLOYEE BENEFITS



Preventive Care

One provision of the Patient Protection and Affordable Care Act, signed into law on March 23, 2010, is to help make preventive services affordable and accessible to all Americans. As such, health plans are now required to offer a more comprehensive range of preventive services without imposing any member cost-sharing requirements. The intent of this provision of the bill is that Americans will experience greater workplace productivity, avert preventable deaths and treat numerous diseases and conditions before they worsen, thus lowering overall healthcare costs for all.

The U.S. Preventive Services Task Force, the Health Resources and Services Administration and the Centers for Disease Control and Prevention have made recommendations for what should be considered “preventive services”. For new plans beginning after September 23, 2010 (or the next renewal date after that for existing plans), insurance companies must provide these services with no copayment, coinsurance or deductible, when delivered as part of a network provider’s care.

The initial recommendations indicated additional women’s services were to be forthcoming by August 1, 2011. They were, indeed, and are included below. Please note, however, the additional women’s services are not required to go into effect until your next renewal on or after August 1, 2012. Further, an interim final rule was included in the latest guidelines allowing religious organizations the choice of exempting contraception coverage if that is consistent with their tenets.

If you are a fully insured group in the State of Colorado, you are already required to cover breast cancer and colorectal screenings for all at-risk individuals, regardless of age. Also, keep in mind that members may still incur a cost share if diagnostic, therapeutic or treatment services occur beyond preventive services during the same visit.

COVERED PREVENTIVE SCREENINGS FOR ADULTS:

- 🍁 Alcohol and tobacco screening, counseling and cessation intervention
- 🍁 Obesity screening and counseling
- 🍁 Sexually transmitted disease prevention and counseling, including HIV screening
- 🍁 Blood pressure and cholesterol screening
- 🍁 Type 2 diabetes screening for adults with high blood pressure



- ✿ Colorectal cancer screening for adults over 50
- ✿ Immunization vaccines for adults

COVERED PREVENTIVE SCREENINGS FOR CHILDREN (BIRTH–21):

- ✿ Alcohol and drug use assessments for adolescents
- ✿ Obesity screening and counseling, including height, weight and BMI measuring
- ✿ Sexually transmitted disease prevention and counseling, including HIV screening
- ✿ Autism screening for children at 18 and 24 months
- ✿ Behavioral assessments
- ✿ Hearing and vision screening
- ✿ Fluoride chemoprevention and oral health risk assessments
- ✿ Congenital hypothyroidism, dyslipidemia, hemoglobin, lead, tuberculin, and phenylketonuria screening
- ✿ Immunization vaccines for children from birth to age 18

COVERED PREVENTIVE SCREENINGS FOR WOMEN, INCLUDING PREGNANT WOMEN:

- ✿ Well–woman visits
- ✿ Screening for gestational diabetes
- ✿ Human papillomavirus (HPV) testing
- ✿ Counseling and screening for sexually transmitted infections (STD)
- ✿ Counseling and screening for human immune–deficiency virus (HIV)
- ✿ Breastfeeding support, supplies and counseling
- ✿ Screening and counseling for interpersonal and domestic violence
- ✿ All Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures and education/counseling
- ✿ Breast cancer mammography screenings every one to two years for women over 40 and cervical cancer screenings for women of any age
- ✿ Osteoporosis screening for women over 60

As always, we expect further adjustments to be made and the above lists are by no means final. However, we hope this helps clarify covered preventive services and arms you with important knowledge prior to implementing these changes at your organization.