



Expanded Coverage for Preventive Care Under National Health Care Reform

Updated August 2012

The Patient Protection and Affordable Care Act (PPACA), also known as national health care reform, was signed into law on March 23, 2010. As part of the new law, beginning with plan years on or after September 23, 2010, group and individual health plans, as well as group health insurers, can no longer require cost sharing for certain preventive services. In addition, coverage must be provided for some preventive services, such as screenings, immunizations, and other types of care, as recommended by the federal government.

The U.S. Department of Health and Human Services has issued guidelines to ensure that all women have access to preventive health services necessary for women's health and well-being. These new guidelines require health plans and health insurance issuers to cover the recommended women's preventive health services without charging a copayment, co-insurance, or deductible for in-network services. Non-grandfathered health plans and health insurance issuers will need to cover these services without member cost sharing, effective on plan years beginning on or after August 1, 2012.

Effect the New Rules Will Have on Members and Accounts

Blue Cross Blue Shield of Massachusetts is committed to implementing these coverage changes in a way that best suits the needs and expectations of our members. As such, to comply, we have removed and added coverage for certain preventive services in our standard plans that currently apply a cost share or do not offer the required coverage.

These changes apply to our insured and self-insured medical accounts, unless the account's plan has grandfathered status. The grandfathered plans are not required to make changes upon renewal until 2014.

Beginning with anniversaries on or after September 23, 2010, Blue Cross Blue Shield of Massachusetts offers the following services with no member cost share when they are administered by network doctors and hospitals:¹

- Routine adult exams²
- Routine GYN exams²
- Certain family planning services
- Routine hearing exams
- Routine vision exams²
- Certain prenatal services
- Routine pediatric care

Effective August 1, 2012, women's preventive health services recommended by the Department of Health and Human Services include the following types of preventive services:³

- Annual well-woman visits
- Screening for gestational diabetes
- Human papillomavirus (HPV) DNA testing
- Counseling for sexually transmitted infections
- Counseling and screening for human immunodeficiency virus (HIV) infections
- Contraceptive methods and counseling
- Breastfeeding support, supplies, and counseling
- Domestic violence screening

Preventive Services with No Cost Sharing

Blue Cross Blue Shield of Massachusetts covers the preventive services listed in the following charts at no cost to our members when the services are provided by a network doctor or hospital. Some of these services may also be covered as part of routine physical exams, such as checkups, routine gynecological visits, or well-child exams. Please note that the services listed here may not be considered preventive when they are received to diagnose or treat an illness or injury, or billed by the doctor or hospital.

1. The list of preventive care services and tests that will be covered with no member cost share is subject to change upon the issuance of further guidance from the federal government pursuant to PPACA. Blue Cross Blue Shield of Massachusetts has updated its products, and certain plan designs may have expanded preventive benefits beyond what is required by national health care reform. Some grandfathered and/or self-insured plan designs may have a more limited selection.
2. Certain limitations may apply. For a complete description of benefits, please refer to your subscriber certificate, account agreement description, or plan materials.
3. Upon receipt of the final regulations from the Department of Health and Human Services, Blue Cross Blue Shield of Massachusetts will perform a formal review and make agreed upon adjustments if necessary.

Preventive Services with No Cost Share for Adults Including Women's Preventive Services (Age 19 and Older)

Screenings, Tests, and Procedures	Counseling Services	Pharmacy Services, ⁴ Immunizations, ⁵ and Supplies
<ul style="list-style-type: none"> • Blood pressure • Depression • Cholesterol • Colonoscopies and sigmoidoscopies • Diabetes in asymptomatic adults • Gonorrhea • Hepatitis B • HIV • Syphilis <p>Males:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm, for males older than 65–75 (once per lifetime) <p>Females:</p> <ul style="list-style-type: none"> • Breast cancer mammography (at least one baseline mammogram during the 5-year period in which a member is age 35 through 39 and one mammogram for each member in each calendar year for a member age 40 or older) • Cervical cancer, including pap smears (one per calendar year) • Chlamydial infection • Osteoporosis, for women age 60 and older (one per calendar year) • Domestic violence⁶ • Voluntary sterilization procedures⁶ • Human papillomavirus (HPV) DNA testing⁵ <p>Prenatal:</p> <ul style="list-style-type: none"> • Bacteriuria (pregnant women at 12 weeks or first prenatal visit) • RH incompatibility (first pregnancy visit and at 24–28 weeks gestation) • Screening for gestational diabetes⁶ 	<ul style="list-style-type: none"> • Aspirin for the prevention of heart disease • Breast cancer chemoprevention • Breast cancer screening • Breastfeeding • Alcohol misuse, includes screenings • Sexually transmitted infections⁶ • Tobacco use • Obesity, includes screenings • Healthy diet for hyperlipidemia/risk for diet-related chronic disease • Human immunodeficiency virus (HIV)⁶ • Contraceptive methods⁶ 	<p>Pharmacy Services:</p> <ul style="list-style-type: none"> • Folic acid supplements for women planning or capable of pregnancy, up to age 46 • Tier 1 contraceptive methods for females⁶ <p>Immunizations:</p> <ul style="list-style-type: none"> • Hepatitis A • Hepatitis B • Herpes zoster • Human papillomavirus • Influenza • Measles, mumps, rubella • Meningococcal • Pneumococcal • Tetanus, diphtheria, pertussis • Varicella <p>Supplies:</p> <ul style="list-style-type: none"> • Breastfeeding support and breast pumps⁶ <p>Note: Check your benefit materials for more information</p>

4. A licensed clinician must prescribe these medications; this does not apply to medications available over the counter.

5. Doses, recommended ages, and recommended populations vary.

6. Service included in the Women's Preventive Health Services effective August 1, 2012.

Preventive Services with No Cost Share for Children (Birth through 18 Years)

Screenings, Tests, and Counseling Services	Pharmacy Services ⁷	Immunizations ⁸
<ul style="list-style-type: none"> • Obesity screening and counseling • Phenylketonuria • Lead • Developmental screening • Autism screening • Developmental surveillance • Psychosocial/behavioral assessment • Alcohol and drug use assessment • Dyslipidemia • Cervical dysplasia • Tuberculin test • Hematocrit or hemoglobin • Sexually transmitted diseases <p>Newborns:</p> <ul style="list-style-type: none"> • Hearing loss, up to one year old • Congenital hypothyroidism • Sickle cell disease • Metabolic/hemoglobin <p>Adolescents:</p> <ul style="list-style-type: none"> • Depression, ages 12–18 	<ul style="list-style-type: none"> • Dental caries chemoprevention, oral fluoride, up through age five • Iron supplements for newborns, up to one year old • Prophylactic eye medication for gonorrhea, for newborns up to one year old 	<p>Ages 0–18:</p> <ul style="list-style-type: none"> • Diphtheria, tetanus, pertussis • Hepatitis A • Hepatitis B • Inactivated poliovirus • Influenza • Measles, mumps, rubella • Meningococcal • Pneumococcal • Rotavirus • Varicella (chickenpox) <p>Ages 0–6:</p> <ul style="list-style-type: none"> • Haemophilus influenzae type B <p>Ages 7–18:</p> <ul style="list-style-type: none"> • Human papillomavirus

If you have questions regarding coverage for preventive services, please contact your account service representative or call Member Service at the number on the front of your ID card.

7. A licensed clinician must prescribe these medications; this does not apply to medications available over the counter.

8. Doses, recommended ages, and recommended populations vary.

