



# Expanded Coverage for Preventive Care Under National Health Care Reform

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 services may include screenings, immunizations, and other types of care, as recommended by the federal government.

## 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, we will be removing member cost sharing and adding coverage for certain preventive services in our standard plans that currently apply a cost share or do not offer the required coverage.

These changes will apply to our insured and self-insured medical accounts, unless the account's plan has grandfathered status. In this case, the grandfathered plan is not required to make the changes upon renewal.

Blue Cross Blue Shield of Massachusetts will offer the following services with no member cost share when they are administered by network providers:<sup>1</sup>

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

—continued

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.

## Preventive Services with No Cost Sharing

Blue Cross Blue Shield of Massachusetts will cover the preventive services listed in the following charts at no cost to our members when they are provided by a network provider. 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 provider as such.

## Preventive Services with No Cost Share for Adults (Ages 19 and Older)

Screenings and Tests	Counseling Services	Pharmacy Services <sup>2</sup> and Immunizations <sup>3</sup>
<ul style="list-style-type: none"> <li>• Blood pressure</li> <li>• Depression</li> <li>• Cholesterol</li> <li>• Colonoscopies and sigmoidoscopies</li> <li>• Diabetes in asymptomatic adults</li> <li>• Gonorrhea</li> <li>• Hepatitis B</li> <li>• HIV</li> <li>• Syphilis</li> </ul> <p><b>Males:</b></p> <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm, for males older than 65–75 (once per lifetime)</li> </ul> <p><b>Females:</b></p> <ul style="list-style-type: none"> <li>• Breast cancer mammography (at least one baseline mammogram during the 5-year period a member is age 35 through 39 and one mammogram for each member in each calendar year for a member age 40 or older)</li> <li>• Cervical cancer, including pap smears (one per calendar year)</li> <li>• Chlamydial infection</li> <li>• Osteoporosis, for women age 60 and older (one per calendar year)</li> </ul> <p><b>Prenatal:</b></p> <ul style="list-style-type: none"> <li>• Bacteriuria (pregnant women at 12 weeks or first prenatal visit)</li> <li>• RH incompatibility (first pregnancy visit and at 24–28 weeks gestation)</li> </ul>	<ul style="list-style-type: none"> <li>• Aspirin for the prevention of heart disease</li> <li>• Breast cancer chemoprevention</li> <li>• Breast cancer screening</li> <li>• Breastfeeding</li> <li>• Alcohol misuse, includes screenings</li> <li>• Sexually transmitted diseases</li> <li>• Tobacco use</li> <li>• Obesity, includes screenings</li> <li>• Healthy diet for hyperlipidemia/risk for diet-related chronic disease</li> </ul>	<p><b>Pharmacy Services:</b></p> <ul style="list-style-type: none"> <li>• Folic acid supplements for women planning or capable of pregnancy, up to age 46</li> </ul> <p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Hepatitis A</li> <li>• Hepatitis B</li> <li>• Herpes zoster</li> <li>• Human papillomavirus</li> <li>• Influenza</li> <li>• Measles, mumps, rubella</li> <li>• Meningococcal</li> <li>• Pneumococcal</li> <li>• Tetanus, diphtheria, pertussis</li> <li>• Varicella</li> </ul>

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

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

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

Screenings, Tests, and Counseling Services	Pharmacy Services <sup>4</sup>	Immunizations <sup>5</sup>
<ul style="list-style-type: none"> <li>• Obesity screening and counseling</li> <li>• Phenylketonuria</li> <li>• Lead</li> <li>• Developmental screening</li> <li>• Autism screening</li> <li>• Developmental surveillance</li> <li>• Psychosocial/behavioral assessment</li> <li>• Alcohol and drug use assessment</li> <li>• Dyslipidemia</li> <li>• Cervical dysplasia</li> <li>• Tuberculin test</li> <li>• Hematocrit or hemoglobin</li> <li>• Sexually transmitted diseases</li> </ul> <p>Newborns:</p> <ul style="list-style-type: none"> <li>• Hearing loss, up to one year old</li> <li>• Congenital hypothyroidism</li> <li>• Sickle cell disease</li> <li>• Metabolic/hemoglobin</li> </ul> <p>Adolescents:</p> <ul style="list-style-type: none"> <li>• Depression, ages 12–18</li> </ul>	<ul style="list-style-type: none"> <li>• Dental caries chemoprevention, oral fluoride, up through age five</li> <li>• Iron supplements for newborns, up to one year old</li> <li>• Prophylactic eye medication for gonorrhea, for newborns up to one year old</li> </ul>	<p>Ages 0–18:</p> <ul style="list-style-type: none"> <li>• Diphtheria, tetanus, pertussis</li> <li>• Hepatitis A</li> <li>• Hepatitis B</li> <li>• Inactivated poliovirus</li> <li>• Influenza</li> <li>• Measles, mumps, rubella</li> <li>• Meningococcal</li> <li>• Pneumococcal</li> <li>• Rotavirus</li> <li>• Varicella</li> </ul> <p>Ages 0–6:</p> <ul style="list-style-type: none"> <li>• Haemophilus influenzae type B</li> </ul> <p>Ages 7–18:</p> <ul style="list-style-type: none"> <li>• Human papillomavirus</li> </ul>

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

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.

