

Preventive Services – Highlights of PPACA provision

Summary

The Patient Protection and Affordable Care Act of 2010 (PPACA) requires health plans to cover designated preventive services without any member cost sharing.

What health benefits will change?

Current and newly designated preventive services will be covered in full.

The preventive health services that will now be covered in full cover 5 categories: Pregnancy-related care, children's preventive services, screening services, health promotion education counseling services, & immunizations.

How does this compare to current NYS insurance law?

There are already some mandates in place regarding the preventive services in NYS. Some of these services include: Breast Cancer Screenings, Cervical Cancer Screenings and Maternity care.

What are health plans required to do?

Expand the definition of what is covered under "preventive health services" and will issue premium rate adjustments based on these additional benefits that will now be covered in full.

What employers need to know and what they need to do:

No action is required of employers. Upon renewal, we will automatically amend contracts to bring each employer group into compliance with this mandate.

These benefit changes will become effective automatically for members. No action is required.

Additional Details on the Preventive Services provision

If you have a plan that begins September 23, 2010 or after this date, employees with employer-provided healthcare will receive certain preventive services without member cost-sharing. The PPACA of 2010 states that member cost-sharing includes deductibles, copayments and coinsurance. This provision applies to individuals, groups and self-funded plans that are not grandfathered. *(Grandfathered plans are exempt from this provision - refer to our Health Reform page for information on grandfathered plans)*

There are five sections of preventive services that are provided at no cost to members as long as the service is received from a network provider. Some of these services include:

1. Colon cancer tests, cholesterol and blood pressure readings, diabetes tests, and breast cancer screenings and mammography¹
2. Immunizations for children, adolescents, and adults²
3. Preventive care and screenings for infants, children, and adolescents such as well baby visits, vision and hearing tests and weight counseling³
4. Pregnancy-related preventive care and screenings for women⁴
5. Health promotion education counseling services such as smoking cessation, weight control, better eating habits, and reducing alcohol use

There are several circumstances that employees may be subject to cost-sharing:

- Goods and services that are needed to treat conditions identified by screenings
- Office visits billed independently of the preventive service
- If a bill contains a preventive service that is not billed separately when the reason for the office visit is primarily unrelated to a preventive service
- If an out-of-network provider is utilized for the preventive service

Ultimately, providing and utilizing preventive services is a benefit for everyone. Remaining proactive in recognizing the health risks, identifying a strategy to confront the serious illnesses, and avoiding them is a primary goal of **Excellus BlueCross BlueShield**. Keeping up to date on your preventive services will help reduce your healthcare costs, saving you money.

¹ Evidence-based items or services rated A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF).

² Immunizations for children, adolescents and adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

³ Evidence-informed preventive care and screenings for infants, children and adolescents provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA).

⁴ Evidence-informed preventive care and screenings for women provided for in comprehensive guidelines supported by HRSA (not otherwise addressed by the recommendations of the USPSTF). Go to <http://www.healthcare.gov/> and search under Preventive Care for guidelines that apply.

The information provided here is not intended to advise you on how to comply with any provisions of the referenced legislation or related legislation or regulations, nor is it otherwise intended to impart any legal advice.

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