

KNOW YOUR BENEFITS.

From

HCR



Health Care Reform: Preventive Care Coverage for Adults

Group Health Insurance Benefits

The Affordable Care Act (ACA) requires new health plans to provide coverage and eliminate cost-sharing requirements for preventive services. Under the ACA, if you or your family enrolled in a new health plan after Sept. 23, 2010, then that plan is required to cover recommended preventive services without charging you a copay, coinsurance or deductible.

These protections apply to health plans that are not grandfathered. If your company sponsored a plan before March 23, 2010, it may be considered a “grandfathered” plan. Grandfathered plans are exempt from certain health care reform requirements, including this preventive care requirement and other patient protections.

What This Means for You

Depending on your age and your health plan type, you may have easier access to services such as:

- Counseling from your health care provider on topics such as quitting smoking, losing weight, eating better, treating depression and reducing alcohol use
- Routine vaccines for diseases such as measles, polio and meningitis
- Flu and pneumonia shots

Healthy Pregnancy Services

Pregnant women have access to certain services to help ensure a healthy pregnancy, such as:

- Screening for conditions that can harm pregnant women or their babies, including iron deficiency, hepatitis B, a pregnancy-related immune conditions called Rh incompatibility and a bacterial infection called bacteriuria.
- Pregnancy-tailored counseling from a doctor that will help pregnant women quit smoking and avoid alcohol use
- Counseling to support breast-feeding and help nursing mothers

New plans will be required to cover recommended preventive services without charging you a copay, coinsurance or deductible.

Preventing Heart Disease and Obesity

Some of the covered services that help prevent and control heart disease and obesity include:

- Screening for obesity, and counseling from your doctor and other professionals to promote sustained weight loss, including dietary counseling
- Blood pressure screening, tests to screen for high cholesterol and diabetes
- Counseling on the daily use of aspirin to reduce the risk of stroke

Cancer Prevention Services

A variety of cancer prevention tools are covered, including:



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- Annual mammograms for women over age 40, referrals to genetic counseling and discussion of chemoprevention for certain women at increased risk
- Regular Pap smears to screen for cervical cancer and coverage for the HPV vaccine that can prevent cases of cervical cancer
- Tobacco cessation interventions including counseling or medication to help individuals quit
- Screening tests for colon cancer for adults over age 50

For a full list of preventive services available to adults, visit www.healthcare.gov.

Source: www.healthcare.gov

A collection of medical supplies including a white pill bottle, several white pills, a white stethoscope, a glass of water, and a clear test tube, all resting on a white ECG grid background. A red banner is overlaid on the center of the image.

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