

Preventive Health Services Without Cost-Sharing

A Provision of the Patient Protection and Affordable Care Act (PPACA)

This fact sheet reflects the interim final regulations jointly published by the Departments of Health and Human Services, Labor and the Treasury, effective September 23, 2010. It includes updated women's preventive health guidelines effective August 1, 2012.

Overview

Under the regulations, plans must cover without copay, coinsurance or deductible, certain preventive services that have scientific evidence of their health benefits.

These are interim final regulations, which means final rules may differ once concluding guidance is released from the Secretary on this provision.

Highlights

- Applicable to group health plans (including self-insured plans) and health insurance coverage issued in the individual markets.
- Grandfathered plans are exempt.
- Non-grandfathered plans (i.e., plans either not in effect on 3/23/10 or that made changes since then, resulting in loss of grandfathered status) must comply with the no-cost-sharing requirement.
- Preventive services must be covered without any cost-sharing requirement.
 - For plans with both in- and out-of-network coverage, the cost-sharing requirement applies to in-network coverage only. However, these types of plans are not required to provide coverage for recommended preventive services delivered by an out-of-network provider, or they may impose cost-sharing for recommended preventive services delivered by an out-of-network health care provider.
- Plans without a network, e.g., indemnity plans, must cover preventive care at 100%.
- Plans may impose cost-sharing on brand-name preventive drugs if a generic version is available and is just as effective and safe for the patient to use. Cost-sharing is not permitted on the generic drug.
- Plans that cover preventive services in addition to those required may apply cost-sharing requirements for the added services.
- The regulation references preventive care services outlined by the United States Preventive Services Task Force with an A or B rating. Visit healthcare.gov* to read the recommendations, and hrsa.gov* to read the Guidelines for Women's Preventive Services.*
- If a guideline for a recommended preventive service does not specify the frequency, method, treatment or setting for the service, the plan or issuer may use "reasonable medical management techniques" to determine any coverage limitations on the service.

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LIST OF KEY COVERED PREVENTIVE CARE SERVICES

Actual coverage may vary. Please see your plan documents for details.

Children and adolescents

Newborns

- Screening all newborns for
 - Hearing loss
 - Hypothyroidism
 - Sickle cell disease
 - Phenylketonuria (PKU)
- Gonorrhea preventive medication for eyes of all newborns

Childhood/adolescent immunizations

- Diphtheria, tetanus, pertussis
- Haemophilus influenzae type B
- Hepatitis A and B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, rubella
- Meningococcal
- Pneumococcal (pneumonia)
- Inactivated poliovirus
- Rotavirus
- Varicella (chickenpox)

Childhood screenings

- Medical history for all children throughout development
- Height, weight and body mass index (BMI) measurements
- Developmental screening for children throughout childhood
- Autism screening for children at 18 and 24 months
- Behavioral assessment for children of all ages
- Vision screening
- Oral health risk assessment for young children
- Hematocrit or Hemoglobin screening
- Obesity screening and weight management counseling for children age six or older
- **Iron supplements** for children six to 12 months who are at higher risk for anemia**
- **Fluoride supplements** for children without fluoride in their water**
- Lead screening for children at risk of exposure
- Dyslipidemia screening for children at higher risk of lipid disorder
- Tuberculin testing for children at higher risk of tuberculosis

Additional screenings for adolescents

- Depression screening
- Alcohol and drug use assessment
- Counseling to prevent sexually transmitted infections (STIs) for sexually active adolescents
- Cervical dysplasia screening for sexually active young women
- HIV screening for adolescents at higher risk

Health screenings for adults

- Blood pressure screening for all adults
- Cholesterol screening for men age 35 and older, women age 45 and older, and younger adults at higher risk
- Diabetes screening for type 2 diabetes for adults with high blood pressure
- HIV and sexually transmitted infection (STI) screenings for adults at higher risk

Cancer screenings

- Breast cancer mammography every one to two years for women over age 40
- Breast cancer chemoprevention counseling for women at high risk for breast cancer
- Cervical cancer pap test for women
- Colorectal cancer screenings including fecal occult blood testing, sigmoidoscopy or colonoscopy from age 50 to 75
- Prostate cancer (PSA) screening for men

Health counseling

- Doctors are encouraged to counsel patients about these health issues and refer them to appropriate resources as needed:
 - Healthy diet
 - Weight loss
 - Tobacco use
 - Alcohol misuse
 - Depression
 - Prevention of sexually transmitted infections (STIs)
 - Use of **aspirin** to prevent cardiovascular disease**

Adult immunizations

- Hepatitis A and B
- Herpes zoster
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, rubella

- Meningococcal
- Pneumococcal (pneumonia)
- Tetanus, diphtheria, pertussis
- Varicella (chickenpox)

Screenings for men

- Abdominal aortic aneurysm one-time screening for men age 65 to 75 who have smoked

Screenings for women

- Osteoporosis screening for women age 60 and older, depending on risk factors
- Chlamydia infection screening for sexually active women age 24 and younger, and other women at higher risk
- Gonorrhea and syphilis screening for sexually active women at higher risk
- BRCA counseling about genetic testing for women at higher risk
- Annual well-woman visits
- Screening for gestational diabetes
- HPV DNA testing for women 30 years and older
- Sexually-transmitted infection counseling
- HIV screening and counseling
- FDA-approved contraception methods and contraceptive counseling
- Breast-feeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

Specifically for pregnant women

- **Folic acid** supplements for women who may become pregnant**
- Anemia screening for iron deficiency
- Tobacco cessation counseling for all pregnant women who smoke
- Syphilis screening for all pregnant women
- Hepatitis B screening during the first prenatal visit
- Rh incompatibility blood type testing at first prenatal visit and at 24 to 28 weeks
- Bacteriuria urinary tract infection screening at 12 to 16 weeks
- Breast-feeding education to promote breast-feeding

** Over-the-counter with prescription

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