

# **Preventive Care: Services Covered Under the Affordable Care Act**

This is to provide you with a list of preventive care services covered in accordance with the federal Affordable Care Act. These services are covered by all health plans offered by Harvard Pilgrim and its affiliates, except "grandfathered" plans<sup>1</sup>. When you obtain these services from an In-Network Plan Provider, they are covered free of charge; there is no Member Cost Sharing required. However, if your plan offers Out-of-Network benefits, you will usually have to pay Member Cost Sharing if you receive preventive care from a Non-Plan Provider.

The list on the following pages includes only the services and tests required under the Affordable Care Act. Your plan may cover additional preventive services purchased by an employer or required to be provided under state law. Please see your Benefit Handbook and Schedule of Benefits for these services.

## **What is Preventive Care?**

Preventive care is care you receive when you're healthy and symptom-free, such as routine check-ups, screenings and immunizations.

Diagnosis and treatment are different from preventive care. They involve testing or treatment for a symptom or health issue you already have, such as an existing illness or injury. When a doctor takes steps to diagnose or treat your health condition, you will be responsible for Member Cost Sharing as stated in your plan.

#### PREVENTIVE CARE SERVICES

The preventive services and tests listed below are covered with no Member Cost Sharing when received from a Plan Provider.

# **Adults and Children**

- Routine physical examinations
- Alcohol misuse screening and counseling in a primary care setting
- Blood pressure screening, including home monitoring devices when needed to confirm a diagnosis of hypertension before starting treatment and screening for preeclampsia for women with blood pressure measurements throughout pregnancy
- Cholesterol screening
- Depression, anxiety, and suicide risk screening (primary care visits only)
- Diabetes screening
- FDA approved condoms (male and female)

<sup>&</sup>lt;sup>1</sup> Harvard Pilgrim includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company. If you have a Grandfathered Plan there will be a notice to that affect in your Schedule of Benefit.

- Health care providers may offer or refer for behavioral counseling interventions to promote a healthy diet and physical activity for adults with cardiovascular disease risk factors
- Hearing screening (up to age 21)
- Hematocrit or hemoglobin screening
- Hepatitis B screening for people at high risk of infection
- HIV screening, counseling and support services (consistent with CDC guidelines) and antiretroviral therapy for people at high risk of HIV acquisition
- Immunizations, including flu shots (flu shots at age 19 and above at a doctor's office or pharmacy; under age 19 at a doctor's office)
- Nutritional counseling
- · Obesity screening
- Sexually transmitted diseases (STDs) screenings and counseling
- Skin cancer prevention counseling
- Tobacco use screening, behavioral interventions (primary care visits only) and FDA-approved pharmacotherapy cessation for those who use tobacco
- Vision screening (up to age 21 in a primary care setting)

# **Adults Only**

- Abdominal aortic aneurysm screening (one time only for males ages 65 75 who have ever smoked)
- Colorectal cancer screening, including a colonoscopy and a follow-up colonoscopy when abnormal findings are detected, CT colonography and generic test prep kits, sigmoidoscopy and fecal occult blood test (i.e., Cologuard, ages 45–75)
- Hepatitis C screening, ages 18 79
- Lung cancer screening for adults ages 50 to 80 who have a 20 pack per year smoking history and currently smoke or have quit within the past 15 years
- Screening (by asking questions, not testing biological specimens) for unhealthy drug use. Screening should be implemented when services for accurate diagnosis, effective treatment and appropriate care can be offered or referred.
- Statins Statin use for the primary prevention of cardiovascular disease for high-risk adults between ages 40 and 75
- Tuberculosis screening for adults at increased risk

# **Women Only**

- Aspirin (81 mg/day) for women who are at least 12 weeks pregnant and at high risk for preeclampsia
- Asymptomatic bacteriura with urine culture screening for pregnant women

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- Behavioral counseling interventions aimed at promoting healthy weight gain and preventing excess gestational weight gain in pregnancy
- BRCA 1 or 2 genetic counseling, evaluation and testing in a primary care setting for women with a personal or family history of breast, ovarian, tubal or peritoneal cancer or who have family history associated with breast cancer susceptibility of BRCA 1 or 2 gene mutations with an appropriate brief familial risk assessment tool. Women with positive tests should receive genetic counseling and, if indicated after counseling, genetic testing.
- Breast cancer chemoprevention (counseling only for women at high risk for breast cancer and low risk for adverse effects of chemoprevention)
- Breast cancer mammography screening
- Breast cancer risk reducing medications, such as Raloxifine, Tamoxifen or Aromatase Inhibitors, for women at increased risk for breast cancer and at low risk for adverse medication effects
- Breastfeeding primary care interventions, including electric and manual breast pumps (including supplies), lactation classes and support at prenatal and post-partum visits, and newborn visits
- Contraceptive methods approved by the FDA<sup>2</sup>, sterilization procedures and contraceptive patient education and counseling (contraceptives covered with no member cost sharing include generics and brand name drugs with no generic alternative, including emergency contraceptives.)
- Folic acid supplements (women planning or capable of pregnancy only)
- Gestational diabetes screening
- Hepatitis B screening for pregnant women at their first prenatal visit
- HIV screening for pregnant women, including those who present in labor at a delivery whose HIV status is unknown
- Interpersonal and domestic violence screening
- Iron deficiency anemia screening
- Osteoporosis screening for women age 50 and above or who are at increased risk of osteoporosis
- Paps smears for cervical cancer and Human Papillomavrius (HPV)
- Rh incompatibility screening for pregnant women and follow-up testing for women at higher risk
- Routine OB/GYN examinations
- Routine outpatient prenatal and postpartum visits

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<sup>&</sup>lt;sup>2</sup> Plans provided by certain religious employers may be exempt from covering contraceptives services. Please see your Schedule of Benefit.

• Screening to determine need for counseling intervention for pregnant and postpartum women who are at increased risk of perinatal depression

# **Children Only**

- Behavioral assessments, autism and developmental screening (through age 21 in a primary care setting)
- Dyslipidemia screening
- Fluoride-oral supplementation for children through age 16. Note: Coverage for oral fluoride supplementation is only provided if your plan includes outpatient pharmacy coverage.
- Fluoride varnish for children through age 5, when applied by primary care providers, including pediatricians. Maximum of four fluoride varnish applications are covered per year.
- Gonorrhea preventive medication for the eyes of all newborns
- Hypothyroidism screening for newborns
- Iron deficiency prevention (primary care counseling for children ages 6 to 12 months only)
- Lead screening for children at risk
- Phenylketonuria screening (newborns up to 60 days from birth)
- Prophylactic ocular topical medication for newborns to prevent gonococcal ophthalmia neonatorum
- Sickle cell screening for newborns
- Tuberculosis screening
- Tobacco use screening and intervention, including education or brief counseling, to prevent initiation of tobacco use among school-aged children and adolescents

#### ADDITIONAL INFORMATION ABOUT PREVENTIVE CARE

Under federal law the list of preventive services and tests covered under this benefit may change periodically based on the recommendations of the following agencies:

- a. United States Preventive Services Task Force (grade "A" and "B" recommendations);
- b. Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- c. Health Resources and Services Administration; and
- d. Bright Futures, American Academy of Pediatrics

Information on the recommendations of these agencies may be found on the web site of the US Department of Health and Human Services at:

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# https://www.healthcare.gov/what-are-my-preventive-care-benefits/#part=1

Harvard Pilgrim will add or delete services from this list of preventive services and tests in accordance with changes in the recommendations of the agencies listed above. You can find a list of the current recommendations for preventive care on Harvard Pilgrim's web site at www.harvardpilgrim.org.

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#### Language Assistance Services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

**Português (Portuguese)** ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

**繁體中文** (Traditional Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-333-4742(TTY: 711)。

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu quí vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quí vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

(Arabic) العربية

النباه: إذا أنت تتكلم اللُّغةِ العربية ، خَدَمات المُساعَدة اللُّغوية مُتُوفرة لك مَجانا." إنصل على 4742-333-1888

(TTY: 711)

**ខ្មែរ (Cambodian)** ្រស់ជូនដំណីងៈ បើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយ ឥតគិតថ្លៃ។។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

**Ελληνικά (Greek)** ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης, Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्तमें उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હ્યે તો આપને માટે ભાષાકીય સહ્યય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફ્રોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).



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### General Notice About Nondiscrimination and Accessibility Requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). HPHC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

HPHC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer.

If you believe that HPHC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with: Civil Rights Compliance Officer, 1 Wellness Way, Canton, MA 02021-1166, (866) 750-2074, TTY service: 711, Fax: (617) 509-3085, Email: civil\_rights@point32health.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 (800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



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