



# Health care reform update

## preventive services

### Preventive services coverage

Kaiser Foundation Health Plan of the Northwest has always offered broad, affordable coverage options that encourage members to seek care before a health condition becomes serious. And we remain committed to improving the long-term health of our members. Beginning with the first plan year on or after September 23, 2010, and in compliance with the Patient Protection and Affordable Care Act, we're eliminating member cost share for certain preventive services on some plans, including:

- All new and renewing individual and family plans, except those with grandfathered status
- All new and renewing small group plans
- All large group plans other than grandfathered plans and retiree-only plans
- All grandfathered and retiree-only large group plans that choose to add the preventive services package

In this document, you'll find a summary of the federal requirements for preventive services followed by a list of additional preventive services for Oregon and Washington.

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### Your guide to preventive services under health care reform

The required preventive services are based on recommendations by the United States Preventive Services Task Force, the Health Resources and Services Administration, and the Centers for Disease Control and Prevention. For many plans, we're bundling those services into a national package with no cost sharing for members. Additional services are mandated in some states. We'll cover all federal- and state-mandated benefits as required by law.



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### A summary of national preventive services

New health insurance plans beginning on or after September 23, 2010, must cover the following preventive services without a copayment, coinsurance, or deductible, when these services are delivered by a network provider.

#### Preventive services for adults

- Age-appropriate **preventive medical examination**
- Discussion with primary care physician regarding **alcohol misuse**
- Discussion with primary care physician regarding **obesity and weight management**
- **Abdominal aortic aneurysm**—one-time screening by ultrasonography in men age 65 to 75 who have ever smoked
- **Blood pressure** screening for all adults.
- **Cholesterol** screening for adults at higher risk of cardiovascular disease
- **Colorectal cancer** screening for adults age 50 to 75
- **Prostate cancer** screening in men age 50 to 75
- **Depression** screening for adults
- **Type 2 diabetes** screening for adults with high blood pressure
- Discussion with primary care physician regarding **aspirin** for adults at higher risk of cardiovascular disease
- Discussion with primary care physician regarding **diet counseling** for adults at higher risk for chronic disease
- **Immunizations** for adults (doses, recommended ages, and recommended populations vary):
  - Hepatitis A
  - Hepatitis B
  - Herpes zoster
  - Human papillomavirus
  - Influenza
  - Measles, mumps, rubella
  - Meningococcal
  - Pneumococcal
  - Tetanus, diphtheria, pertussis
  - Varicella



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- Screening for all adults at higher risk for **sexually transmitted infections** and counseling for prevention of sexually transmitted infections, including:
  - HIV
  - Gonorrhea
  - Syphilis
  - Chlamydia
- Discussion with primary care physician regarding **tobacco cessation**

### Preventive services for women, including pregnant women

- Age-appropriate **preventive medical examination**
- Discussion with primary care physician regarding **chemoprevention** in women at higher risk for breast cancer
- Discussion with primary care physician regarding inherited susceptibility to **breast and/or ovarian cancer**
- **Mammography** screening for breast cancer for women age 50 to 74
- **Mammography** screening for breast cancer in other age groups as jointly determined by patient and physician
- **Cervical cancer** screening in women age 21 to 65
- **Osteoporosis** screening for women age 65 or older and women at higher risk
- Discussion with primary care physician regarding **tobacco cessation**
- **Chlamydia infection** screening for sexually active women (and men) at higher risk
- **Gonorrhea** screening for all women at higher risk
- Scheduled **prenatal** visits and first **postpartum** visit
- **Syphilis** screening for all pregnant women and other women at higher risk
- **Anemia** screening for pregnant women
- **Urinary tract** or other infection screening for pregnant women
- **Hepatitis B** screening for pregnant women at their first prenatal visit
- Discussion with primary care physician about interventions to promote and support **breast feeding**
- Discussion with primary care physician about **folic acid supplements** for women who may become pregnant
- **Rh incompatibility** screening for pregnant women and follow-up testing for women at higher risk



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### Preventive services for children

- Age-appropriate **preventive medical examination**
- **Medical history** for all children throughout development
- **Height, weight, and body mass index** measurements for children
- **Behavioral** assessments for children of all ages by primary care physician
- **Developmental** screening for children under 3 years and surveillance throughout childhood by primary care physician
- Discussion with primary care physician regarding **alcohol and drug use** assessments for adolescents
- **Autism** screening for children at age 18 months and 24 months by primary care physician
- **Cervical dysplasia** screening for sexually active females
- **Congenital hypothyroidism** screening for newborns
- **Phenylketonuria (PKU)** screening in newborns
- **Dyslipidemia** screening for children at higher risk of lipid disorders
- **Oral health** risk assessment for young children by primary care physician
- **Lead** screening for children at risk of exposure
- Discussion with primary care physician regarding **obesity** screening and counseling
- **Gonorrhea** prevention medication for the eyes of all newborns
- **Hearing** screening for all newborns
- **Vision** screening for all children
- **Hematocrit or hemoglobin** screening for children
- **Hemoglobinopathies or sickle cell** screening for newborns
- **Tuberculin** testing for children at higher risk of tuberculosis
- **HIV** screening for adolescents at higher risk
- **Sexually transmitted infection (STI)** prevention counseling for adolescents at higher risk
- Discussion with primary care physician regarding **fluoride supplements** for children who have no fluoride in their water source
- Discussion with primary care physician regarding **iron supplements** for children age 6 months to 12 months who are at risk for anemia



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- **Immunizations** for children from birth to 18 years (doses, recommended ages, and recommended populations vary):
  - Diphtheria, tetanus, pertussis
  - Haemophilus influenzae type B
  - Hepatitis A
  - Hepatitis B
  - Human papillomavirus
  - Inactivated poliovirus
  - Influenza
  - Measles, mumps, rubella
  - Meningococcal
  - Pneumococcal
  - Rotavirus
  - Varicella

Additionally, we will continue to cover the physical maintenance examination at no member cost share for all groups adding our preventive care package.

### **State-mandated services**

This list includes information about the state-mandated services that are in addition to those required by federal health care reform. We'll continue to provide those services as part of our preventive services package.

### **Oregon and Washington**

- Prostate cancer screenings (e.g., prostate-specific antigen testing and digital rectal examination)
- Scheduled prenatal visits and first postpartum visit



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### **Additional information about preventive services**

#### **Preventive vs. diagnostic or therapeutic services**

There are some additional things to keep in mind about coverage for preventive services vs. coverage for diagnostic or therapeutic services:

- When both preventive services and diagnostic or therapeutic services occur at the same visit, members will pay a cost share for the diagnostic or therapeutic services but not for the preventive services.
- When a preventive service turns into a diagnostic or therapeutic service in the same visit, the diagnostic or therapeutic cost share will apply.
- Deductibles, copayments, and coinsurance may also apply to other preventive services that are covered by Kaiser Foundation Health Plan of the Northwest but are not part of the new law.
- The services listed in this document may be subject to age and frequency guidelines, and may be subject to cost share outside of these guidelines.

#### **Medical necessity**

A Kaiser Permanente health professional will determine if services are medically necessary for each member. A service is considered medically necessary if it's medically required to prevent, diagnose, or treat a member's condition or clinical symptoms and it's consistent with generally accepted professional standards of care in the medical community.

#### **For more information**

Please see the *Evidence of Coverage* for details about how the preventive services mandate applies to your plan, or contact your Sales Executive or Account Manager for more information.

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