



Expanded Coverage for Preventive Care Under National Health Care Reform

Most health plans can no longer require cost sharing for certain preventive services as a result of national health care reform. In addition, coverage must be provided for some preventive services, such as screenings, immunizations, and other types of care, as recommended by the federal government. The U.S. Department of Health and Human Services also issued guidelines to ensure that all women have access to preventive health services necessary for women's health and wellbeing. These guidelines require health plans and health issuers to cover the recommended women's preventive health services without charging a copayment, co-insurance, or deductible for in-network services. Non-grandfathered health plans and health issuers must cover these services without member cost sharing.

Sample Services with No Cost Sharing



Routine adult exams



Routine GYN exams



Certain family planning services



Routine hearing exams



Routine vision exams



Certain prenatal services



Routine pediatric exams

What This Means for Members and Accounts

Blue Cross Blue Shield of Massachusetts offers the following services with no member cost share when they are administered by network providers:¹

- Routine adult exams²
- Routine GYN exams²
- Certain family planning services
- Routine hearing exams
- Routine vision exams²
- Certain prenatal services
- Routine pediatric care
- Physical therapy to prevent falls in community-dwelling adults ages 65 and older²

Women's preventive health services recommended by the Department of Health and Human Services include the following types of preventive services:¹

- Annual well-woman visits
- Screening for gestational diabetes
- Human papillomavirus (HPV) DNA testing
- Counseling for sexually transmitted infections
- Counseling and screening for human immunodeficiency virus (HIV) infections
- Contraceptive methods and counseling
- Breastfeeding support, supplies, and counseling
- Domestic violence screening

Preventive Services with No Cost Sharing

Blue Cross Blue Shield of Massachusetts covers the preventive services listed in the following charts at no cost to our members when the services are provided by a network provider. Some of these services may also be covered as part of routine physical exams, such as checkups, routine gynecological visits, or well-child exams.

1. The list of preventive care services and tests covered with no member cost share is subject to change upon the issuance of additional guidance from the federal government pursuant to the Patient Protection and Affordable Care Act. Blue Cross Blue Shield of Massachusetts has updated its products, and certain plan designs may have expanded preventive benefits beyond what is required by national health care reform. Some grandfathered or self-insured plan designs may have a more limited selection.

2. Certain limitations may apply. For a complete description of benefits, please refer to your subscriber certificate, account agreement description, or plan materials.

Preventive Services with No Cost Share for Adults, Including Women's Preventive Services (Age 19 and Older)³

Screenings, Tests, and Procedures	Counseling Services	Pharmacy Services, ⁴ Immunizations, ⁵ and Supplies
<ul style="list-style-type: none"> • Blood pressure • Depression • Cholesterol • Colonoscopies and sigmoidoscopies • Diabetes in asymptomatic adults • Gonorrhea • Hepatitis B • HIV • Syphilis • Lung cancer screening for adults age 55 to 80 who have a 30-pack-per-year smoking history and currently smoke or have quit within the past 15 years <p>Males:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm, for males 65–75 (once per lifetime) <p>Females:</p> <ul style="list-style-type: none"> • Breast cancer mammography (at least one baseline mammogram between age 35 and 39 and one mammogram per calendar year for a member age 40 or older) • Cervical cancer, including Pap smears (one per calendar year) • Chlamydial infection • Osteoporosis, for women age 60 and older (one per calendar year) • Domestic violence⁶ • Voluntary sterilization procedures⁶ • HPV DNA testing⁵ • Breast Cancer susceptibility gene (BRCA) testing <p>Prenatal:</p> <ul style="list-style-type: none"> • Bacteriuria (pregnant women at 12 weeks or first prenatal visit) • RH incompatibility (first pregnancy visit and at 24–28 weeks gestation) • Screening for gestational diabetes⁶ 	<ul style="list-style-type: none"> • Aspirin for the prevention of heart disease • Breast cancer chemoprevention • Breast cancer screening • Breastfeeding • Alcohol misuse (includes screenings) • Sexually transmitted infections⁶ • Tobacco use (includes screenings) • Obesity (includes screenings) • Healthy diet for hyperlipidemia and risk for diet-related chronic disease • HIV⁶ • Contraceptive methods⁶ 	<p>Pharmacy Services:</p> <ul style="list-style-type: none"> • Folic acid supplements for women planning or capable of pregnancy, through age 50 • Tier 1 contraceptive methods for females⁶ • Risk-reducing medications for women at increased risk of breast cancer <p>Immunizations:</p> <ul style="list-style-type: none"> • Hepatitis A • Hepatitis B • Herpes zoster • HPV • Influenza • Measles, mumps, rubella • Meningococcal • Pneumococcal • Tetanus, diphtheria, pertussis • Varicella • Rabies • Travel immunizations <p>Supplies:</p> <ul style="list-style-type: none"> • Breastfeeding support and breast pumps⁶ <p>Note: Check your benefit materials for more information.</p> <p>Over-the-Counter Medications:⁴</p> <ul style="list-style-type: none"> • Generic aspirin (81mg) for females age 55–79 and males age 45–79 • Generic folic acid for females up to age 50 • Generic smoking cessation (up to two 90-day supplies per calendar year) • Generic vitamin D for females and males age 65 and older • Generic women's contraceptives (e.g., female condoms, sponges, and spermicide)

3. This list is subject to change at any time.

4. A licensed clinician must prescribe these medications.

5. Doses, recommended ages, and recommended populations vary.

6. These services are included in the Women's Preventive Health Services.

Preventive Services with No Cost Share for Children (Birth Through 18 Years)

Screenings, Tests, and Counseling Services	Pharmacy Services ⁷	Immunizations ⁸
<ul style="list-style-type: none"> • Obesity screening and counseling • Phenylketonuria • Lead • Developmental screening • Autism screening • Developmental surveillance • Psychosocial and behavioral assessment • Alcohol and drug use assessment • Dyslipidemia • Cervical dysplasia • Tuberculin test • Hematocrit or hemoglobin • Sexually transmitted diseases <p>Newborns:</p> <ul style="list-style-type: none"> • Hearing loss (up to one year old) • Congenital hypothyroidism • Sickle cell disease • Metabolic and hemoglobin <p>Adolescents:</p> <ul style="list-style-type: none"> • Depression (ages 12–18) 	<ul style="list-style-type: none"> • Dental cavities chemoprevention, oral fluoride (up through age five) • Iron supplements for infants (up to 12 months old)⁷ • Prophylactic eye medication for gonorrhea for infants (up to 12 months old)⁷ • Generic over-the-counter iron supplements for infants (up to 12 months old)⁷ 	<p>Ages 0–18:</p> <ul style="list-style-type: none"> • Diphtheria, tetanus, pertussis • Hepatitis A • Hepatitis B • Inactivated poliovirus • Influenza • Measles, mumps, rubella • Meningococcal • Pneumococcal • Rotavirus • Varicella (chickenpox) <p>Ages 0–6:</p> <ul style="list-style-type: none"> • Haemophilus influenzae type B <p>Ages 7–18:</p> <ul style="list-style-type: none"> • HPV

If you have questions regarding coverage for preventive services, please contact your account service representative or call Member Service at the number on the front of your ID card.

7. A licensed clinician must prescribe these medications.

8. Doses, recommended ages, and recommended populations vary.

