

Affordable Care Act

Preventive Care Services

The Patient Protection and Affordable Care Act requires all health plans, except grandfathered¹ plans, to provide coverage for preventive care services at no additional cost. These are provided to help prevent diseases or injuries, rather than to diagnose or treat a symptom or complaint, or to treat or cure a disease. These services include women's preventive care and are based on recommendations from the Advisory Committee on Immunization Practices, the U.S. Preventive Services Task Force, Bright Futures, the American Academy of Pediatrics, and the U.S. Department of Health and Human Services. When provided by in-network providers, members do not pay additional costs for these services². However, members with plans that include out-of-network or self-referred level of benefits (for example, PPO and Blue Choice plans) will pay a cost share when these services are obtained from an out-of-network provider.

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 at no additional cost when administered by network providers³:

- Routine adult exams⁴
- Routine GYN exams⁴
- Certain family planning services
- Routine hearing exams
- Routine vision exams⁴
- Certain prenatal services
- Routine pediatric exams
- Physical therapy to prevent falls in community-dwelling adults ages 65 and older⁴
- Routine tests, procedures, and screenings
- Certain counseling services
- Immunizations
- Certain pharmacy services

- Women's preventive health services recommended by the Department of Health and Human Services include the following³:
- 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

- 1. Exempt from certain rights and protections provided under the Affordable Care Act
- 2. In-network (PPO plans) or PCP/plan approved benefits (Blue Choice plans)
- 3. 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 the Affordable Care Act. Some grandfathered or self-insured plan designs may have a more limited selection.
- 4. Certain limitations may apply. For a complete description of benefits, please refer to your subscriber certificate, account agreement description, or plan materials.

Preventive Services at No Additional Cost

We cover the preventive services listed in the following charts at no additional cost to our members when the services are obtained from an in-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.

For Adults, Including Women's Preventive Services (Age 19 and Older)⁵

Screenings, Tests, and Procedures	Counseling Services	Pharmacy Services, ⁶ Immunizations, ⁷ and Supplies
 Blood pressure Depression Cholesterol Colorectal cancer Diabetes in asymptomatic adults Gonorrhea Hepatitis B Hepatitis C Tuberculosis 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 Dyslipidemia screening Males: Abdominal aortic aneurysm, for males 65–75 (once per lifetime) Females: Breast cancer mammography (at least one baseline mammogram between ages 35-39 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 violence⁸ Voluntary sterilization procedures⁸ HPV DNA testing Breast cancer susceptibility gene (BRCA) testing Prenatal: Bacteriuria (pregnant women at 12 weeks or first prenatal visit) Rh incompatibility Screening for gestational diabetes⁸ Preeclampsia screening Iron deficiency anemia screening Iron deficiency anemia screening 	 Aspirin for the prevention of heart disease Breast cancer chemoprevention Breast cancer screening Breastfeeding Alcohol misuse (includes screenings) Sexually transmitted infections⁸ Tobacco use (includes screenings) Obesity (includes screenings) Healthy diet for hyperlipidemia and risk for diet-related chronic disease HIV⁸ Contraceptive methods⁸ Skin cancer Intensive behavioral counseling for obese adults with cardiovascular disease (CVD) risk factors 	Pharmacy Services: Generic low-to-moderate dose statin medication for adults ages 40–75 years with no history of CVD, one or more CVD risk factors, and a calculated 10-year CVD event risk of 10% or greater Folic acid supplements through age 50 Generic birth control drugs and methods (or for a brand-name drug or method when a generic is not available) Risk-reducing medications for those at increased risk of breast cancer Bowel preparations Immunizations: Hepatitis A Hepatitis B Herpes zoster HPV Influenza Measles, mumps, rubella Meningococcal Pneumococcal Tetanus, diphtheria, pertussis Varicella Rabies Travel immunizations Supplies: Breastfeeding support and breast pumps [®] (Check your benefit materials for more information.) Over-the-Counter Medications [®] : Generic aspirin (81mg) Generic folic acid up to age 50 Generic smoking cessation (up to two 90-day supplies per calendar year) Generic contraceptives (e.g., female condoms, sponges, emergency contraceptives, and spermicide) Bowel preparations

^{5.} This list is subject to change at any time.

^{6.} A licensed clinician must prescribe these medications.

^{7.} Doses, recommended ages, and recommended populations vary.

^{8.} These services are included in the Women's Preventive Health Services.

For Children (Birth Through 18 Years)

Screenings, Tests, and Counseling Services	Pharmacy Services ⁹	Immunizations ¹⁰
 Obesity screening, behavioral interventions, 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 HIV screening (for adolescents at risk) Visual acuity screening Vision screening/assessment Oral health risk assessment Tobacco counseling and cessation interventions Newborns: Hearing loss (up to one year old) Congenital hypothyroidism Sickle cell disease Metabolic and hemoglobin Adolescents: Depression (ages 12–18) 	 Dental cavities chemoprevention, oral fluoride (up through age five) Iron supplements for infants (up to 12 months old) Prophylactic eye medication for gonorrhea for infants (up to 12 months old) Generic over-the-counter iron supplements for infants (up to 12 months old) 	Ages 0–18: Diphtheria, tetanus, pertussis Hepatitis A Hepatitis B Inactivated poliovirus Influenza Measles, mumps, rubella Meningococcal Pneumococcal Rotavirus Varicella (chickenpox) Ages 0–4: Haemophilus influenzae type B Ages 11 and Older: HPV

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

9. A licensed clinician must prescribe these medications.

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

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID Card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

