

Preventive Health – What Does Insurance Cover Now?

Do you typically wait until the end of the year to decide whether or not to have a check-up? Is that decision based on whether or not you've met your deductible? Perhaps you can change that routine and get the check-up out of the way at the beginning of the year. Many preventive services for men, women and children are now covered under most insurance plans with no co-payments, co-insurance or deductible requirements.

There is a long list of preventive services available for men, women and children. Some of the more commonly sought services include screening and counseling for –

- Alcohol Misuse
- Blood pressure
- Colorectal Cancer (includes colonoscopy)
- Type 2 Diabetes
- Depression (adults and adolescents)
- Obesity
- Chlamydia Infection
- Osteoporosis (women over 60 years old – bone density scans or DXA)
- Fluoride Chemoprevention (children)
- Behavioral Assessments (children)
- Vision (children)

Many immunizations are also covered such as Hepatitis A and B, Influenza, Measles, Mumps, Rubella, Human Papillomavirus, Herpes Zoster, Meningococcal, Pneumococcal, Varicella, DPT, and Inactivated Poliovirus.

Starting in August, 2012, nearly all insurance plans are required to fully cover the cost of important preventive services for women. Following is a list of some of the women's preventive services that are covered at no cost for new and renewing insurance plans –

- Well Woman Visits
- Mammograms and Cervical Cancer Screenings
- Contraceptive Methods and Counseling – Contraceptive education and counseling. All FDA approved contraceptive methods and sterilization procedures. (This does not include abortion drugs.)
- Screening for Gestational Diabetes – Tests for diabetes during pregnancy
- Human Papillomavirus Testing – Tests for high-risk human papillomavirus for women over 30 years old
- Counseling for Sexually Transmitted Diseases
- Testing and Counseling for Human Immune Deficiency Virus (HIV)
- Breastfeeding Equipment and Counseling
- Screening and Counseling for Interpersonal and Domestic Violence

These preventive services should be covered by most plans but it's best to check your plan's coverage before scheduling an appointment. Some "grandfathered" or self-insured plans may not provide no-charge coverage.

You don't need to wait until the busy year-end, holiday season to get your check-up and tests. Since you probably don't have to worry about the deductible, consider changing your routine check-up to the beginning of the year and get it out of the way! Just call your health insurance company to make sure you're covered and start a New Year's tradition.

Additional information can be found at -

<http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>

<http://www.hrsa.gov/womensguidelines>

<http://www.consumerreports.org/content/cro/en/health/insurance/health-care-reform-update.html>