



PREVENTIVE CARE

How does the PPACA address preventive care?

All non-grandfathered plans must cover preventive care services and immunizations with no cost-sharing. Cost-sharing includes deductibles, coinsurance, copayments or any other payment required when care is received. Annual dollar limits are also prohibited for both non-grandfathered and grandfathered health plans.

What preventive care services are covered for women?

Effective August 1, 2012, non-grandfathered health insurance plans were required to cover the following additional preventive care services for women, with no cost sharing:

- Annual well-woman visits
- Screening for gestational diabetes
- HPV DNA testing for women 30 years and older
- Sexually-transmitted infection counseling
- HIV screening and counseling
- Food and Drug Administration (FDA)-approved contraception methods and contraceptive counseling
- Breastfeeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

Health insurance plans may impose cost sharing on brand name preventive drugs if a generic version is available and is just as effective and safe for the patient to use. Cost sharing would not be permitted on the generic drug.

Eligible employers may self-certify with the insurance carrier, a third-party administrator (TPA) or the Department of Health and Human Services (HHS) for a religious exemption. This process transfers the responsibility of covering contraceptive benefits to the carrier or TPA.

On Dec. 15, 2017, a Pennsylvania federal court temporarily blocked the Interim final rules (IFRs) issued Oct. 6, 2017 to expand the exemption for employers to not cover contraceptive services under their sponsored group health plans for both religious and moral objections. Since the preliminary injunction was issued by a federal court, the new IFRs cannot be enforced in any state unless or until it is removed. The injunction maintains the status quo and rules in place before Oct. 6.

An eligible employer is defined as a religious organization that meets all of the following criteria:

- The promotion of religious values is the purpose of the organization
- The organization primarily employs individuals who share the religious beliefs of the organization
- The organization serves primarily people who share the religious beliefs of the organization



- The organization is a nonprofit organization as described in the Internal Revenue Code Sections 6033(a)(1) and 6033(a)(3)(A)(i) and (iii).

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Please visit [hrsa.gov](https://www.hrsa.gov) to read the *Guidelines for Women's Preventive Services*.