Facts about Women’s Preventive Services

To comply with the new health care reform law (the Patient Protection and Affordable Care Act or PPACA), Women’s Preventive Services will be added to all non-grandfathered individual health plans effective January 1, 2013. The following is additional information about Women’s Preventive Services.

An individual, grandfathered health plan is a plan that was originally effective prior to March 23, 2010.

An individual, non-grandfathered health plan is a plan with an original effective date after March 23, 2010.

PPACA preventive services, unlike our traditional preventive services, are covered under the plan at 100 percent with no member cost-sharing responsibility (e.g., no copayment, coinsurance or deductible when delivered by a network provider). Effective January 1, 2013, individual, non-grandfathered health plans with PPACA preventive services will include Women’s Preventive Services.

The Women’s Preventive Services covered include:

- **Well-woman visits**: Annual well-woman preventive care visit for adult women to obtain the recommended preventive services and additional visits if women and their doctors determine they are necessary.

- **Gestational diabetes screening**: This screening is for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.

- **HPV DNA testing**: Women who are 30 years of age or older will have access to high-risk human papillomavirus (HPV) DNA testing every three years, regardless of pap smear results.

(continued)
The Women’s Preventive Services covered include: (continued)

- **STI counseling and HIV screening and counseling:** Sexually active women will have access to annual counseling on HIV and sexually transmitted infections (STIs).

- **Contraception and contraception counseling:** Coverage for prescription contraceptives on the drug list (brand contraceptives may have a copayment if a generic is available without a copayment), and patient education and counseling. Plan B (morning-after pill) will be covered when prescribed by a physician. Any drugs used to cause abortion (e.g. RU 486) are not covered.

- **Breastfeeding support, supplies and counseling:** Pregnant and postpartum women will have coverage for lactation counseling from applicable health care providers. Manual breast pumps are covered; electric breast pumps and supplies are not covered.

  **NOTE:** Pregnancy services including prenatal, delivery and postnatal care are subject to member copayments, deductibles and coinsurance.

- **Domestic violence screening:** Screening and counseling for interpersonal and domestic violence will be covered for all women.

These benefits only are available for individual, non-grandfathered health plans. Individual, grandfathered plans without the PPACA preventive benefits cannot choose to have the Women’s Preventive Services benefit added to their plan.

**Note:** The information above also has been provided to participating network doctors and other participating network health care professionals.