

# Making the most of your preventive care coverage

Preventive care and early detection can help keep you on the road to good health and increase the effectiveness of treatment. Routine exams, screenings, and immunizations are important steps in preventing illness and staying healthy.

That's why preventive care services are covered at no additional cost<sup>1</sup> – even before you meet your deductible.

Please refer to the Preventive Health Guidelines<sup>2</sup> (Form CHI14295) available online at [blueshieldca.com/preventive](https://blueshieldca.com/preventive) for a complete list of recommended and covered services.

## Preventive care services checklist

Good prevention starts early and continues throughout your entire life.

### Well-baby and child preventive care

In addition to routine physical exams, the following is a partial list of covered<sup>1</sup> screenings and immunizations:

Screenings	Immunizations <sup>3</sup>	
<ul style="list-style-type: none"><li>• Diabetes<sup>3</sup></li><li>• Weight, height, and BMI</li><li>• Vision and hearing tests</li><li>• Pelvic exam, Pap and HPV test, and sexually transmitted infection testing for adolescents<sup>4</sup></li><li>• Lead exposure</li></ul>	<ul style="list-style-type: none"><li>• Hepatitis A<sup>4</sup></li><li>• Hepatitis B<sup>4</sup></li><li>• Tetanus, diphtheria, pertussis (Tdap)</li><li>• Flu</li><li>• Haemophilus influenza type B (HiB)</li><li>• Inactivated poliovirus vaccine (IPV)</li></ul>	<ul style="list-style-type: none"><li>• Measles, mumps, rubella (MMR)</li><li>• Pneumococcal (pneumonia)</li><li>• Varicella (chickenpox)</li><li>• Rotavirus</li><li>• Meningococcal<sup>4</sup></li><li>• Human papillomavirus (HPV)<sup>4</sup></li></ul>

### Adult preventive care

In addition to routine physical exams, the following is a partial list of covered<sup>1</sup> screenings and immunizations and counseling services:

Screenings	Immunizations <sup>3</sup>	Services/counseling
<ul style="list-style-type: none"><li>• Blood pressure</li><li>• Cholesterol</li><li>• Diabetes</li><li>• Colorectal cancer<sup>4</sup></li><li>• Breast cancer<sup>4</sup></li><li>• Cervical cancer<sup>4</sup></li><li>• Prostate cancer<sup>4</sup></li><li>• Sexually transmitted infections</li></ul>	<ul style="list-style-type: none"><li>• Weight, height, and BMI</li><li>• Vision and hearing tests</li><li>• Osteoporosis<sup>3</sup></li><li>• Abdominal aortic aneurysm (AAA)<sup>3,4</sup></li><li>• HIV<sup>2</sup></li><li>• Gestational diabetes</li></ul> <ul style="list-style-type: none"><li>• Hepatitis A<sup>3</sup></li><li>• Hepatitis B<sup>3</sup></li><li>• Human papillomavirus (HPV)<sup>4</sup></li><li>• Meningococcal<sup>3</sup></li><li>• Measles, mumps, rubella (MMR)</li><li>• Pneumococcal (pneumonia)<sup>3</sup></li><li>• Tetanus, diphtheria, pertussis (Tdap)</li><li>• Varicella (chickenpox)</li><li>• Flu<sup>4</sup></li><li>• Zoster (shingles)<sup>4</sup></li></ul>	<ul style="list-style-type: none"><li>• Domestic violence</li><li>• Contraception<sup>5</sup></li><li>• Breast feeding support</li></ul>

## Women's preventive care

The following is a list of covered<sup>1</sup> women's preventive services (including well-woman visits, breastfeeding support, various screening and counseling services, coverage for all FDA approved contraceptive methods and sterilization procedures):

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### Benefits, screening and counseling services

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- Injectable contraceptives and intrauterine devices (IUD)
- Sterilization procedures including tubal ligation
- Contraceptive drugs and devices, including diaphragms<sup>5</sup>
- Family planning counseling and consulting
- Gestational diabetes screening
- Comprehensive breastfeeding support including breast pump rentals
- Domestic and interpersonal violence screening and counseling

## Understanding preventive versus diagnostic care

Preventive services have some coverage limitations or exclusions, and you should be aware of these before seeking care. For example, when you seek preventive care more times per year than is covered under your benefit plan outside of nationally approved guidelines or recommendations, or use an out-of-network provider, you may be billed for diagnostic treatment instead of preventive care. The primary reason for the office visit usually determines if the visit is preventive. When the visit is not considered preventive, the appropriate plan deductible and coinsurance will apply. Some examples of how a preventive visit might become a diagnostic visit include:

### Care provided outside of nationally approved guidelines or recommendations

If a patient has a prostate exam (due to family history risk factors) earlier than the approved age range, this visit will be considered diagnostic.

### The primary purpose of the office visit was not to receive a preventive service

If a woman visits the doctor about pelvic pain and receives a pelvic exam to rule out a medical condition, this visit will be considered diagnostic.

### Two unrelated treatments are provided on a single visit

If a patient visits the doctor to get a booster shot, and during that visit also receives treatment for another health concern (such as removing a mole), this may result in a diagnostic billing.

### Not sure about whether a procedure you're seeking qualifies as preventive or diagnostic?

For more details about your benefit coverage, please refer to your *Evidence of Coverage* or *Certificate of Insurance/Policy*. For questions about how a particular service will be billed, ask your physician at the time you receive care. For billing questions, call Blue Shield at the number on the back of your ID card.

1 No additional costs apply when obtained from a preferred provider; and if (1) You are currently enrolled in a non-grandfathered Individual and Family Plan effective October 1, 2010 or (2) You are enrolled in an employer group health plan that renews beginning on October 1, 2010. Women's preventive care services are also available for IFP members on July 1, 2012, and for employer groups upon renewal beginning July 1, 2012.

2 Our guidelines are based on nationally validated recommendations including those from the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP), and the American Academy of Pediatrics. For complete preventive guidelines, visit [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive).

3 Restricted to patients with high-risk factors.

4 Screening tests and immunization recommendations vary according to age and gender. Members should ask their provider or go to [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive) for more information.

5 All generic contraceptives are covered at \$0 copayment. Select brand contraceptives are covered at the applicable brand name copayment.

For complete details on each plan's preventive care coverage, please check your *Evidence of Coverage* or *Certificate of Insurance/Policy*.