

## **Update to federal health care reform Women's Preventive Services benefits**

The U.S. Department of Health and Human Services has issued guidelines to ensure that all women have access to preventive health services necessary for women's health and well-being.

These new guidelines require that **several benefits for women's preventive services be covered with no cost-sharing on in-network services.**

As a Harvard Pilgrim member, there is no action you need to take. (Except for the top two services, these preventive care services have been covered for Harvard Pilgrim members since 2010.) Your benefits will be updated to include the two new services according to federal guidelines.

<i>Harvard Pilgrim will provide In-Network coverage with no member cost sharing for the following Women's Preventive Services effective August 1, 2012:</i>	
<b>NEW</b> <b>Breastfeeding support, supplies, and counseling</b>	Comprehensive lactation support and counseling by a trained provider during pregnancy and/or in the postpartum period, and the costs for renting breastfeeding equipment in conjunction with each birth. Please note that if your plan has a durable medical equipment benefit limit, the cost of breast feeding equipment will apply toward that limit
<b>NEW</b> <b>Contraceptive methods and counseling</b>	All FDA approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity. Please note that coverage for FDA-approved contraceptive methods other than sterilization procedures is only provided if your plan includes the outpatient pharmacy benefit
These preventive services are already covered with no member cost sharing under the terms of your plan:	
<b>Well-woman visits</b>	Annual well-woman preventive care visit(s) to obtain the recommended preventive services that are age and developmentally appropriate
<b>Gestational diabetes screenings</b>	Screenings for pregnant women between 24 and 28 weeks of gestation and at first prenatal visit for pregnant women identified to be at high risk for diabetes
<b>HPV (human papillomavirus) testing</b>	High-risk human papillomavirus DNA testing in women with normal cytology results – screenings for women to begin at age 30 and occur no more frequently than every 3 years
<b>Sexually transmitted diseases (STDs) counseling and screenings</b>	Counseling and screenings for all sexually active women (included as part of an annual visit )
<b>HIV counseling and screening</b>	Counseling and screenings for human immune-deficiency virus infection for all sexually active women (included as part of an annual visit)
<b>Interpersonal and domestic violence counseling and screenings</b>	Counseling and screenings for interpersonal and domestic violence (included as part of an annual visit)

### **IMPORTANT NOTES**

- "Grandfathered" health plans are not required to implement these provisions. Also, special rules may apply for certain religious organizations. Check with your employer to

- see if your plan is grandfathered or if special rules apply to your organization.
- Some employers do not offer prescription drug coverage through Harvard Pilgrim. (If your employer has prescription drug coverage through Harvard Pilgrim, your "RX" copay information is noted on the front of your Harvard Pilgrim ID card.)

## **"Preventive Care" explained**

Here are some common questions members have about how the new preventive care coverage works.

### **Are there wellness (preventive care) visits that I might be charged for?**

Sometimes a routine preventive care visit may include other services for which you may have to pay. For example, say you visit your doctor for your annual well-woman visit. During the exam, the doctor finds an oddly-shaped mole that she'd like to examine more closely. Perhaps she is even able to biopsy the mole at that time.

What began as a well-woman visit now includes additional diagnostic services. So, you might be billed for the biopsy according to the terms of your plan. But you will not be charged for the preventive care visit itself.

### **Are all wellness visits covered now?**

They are as long as you follow the terms of your plan. For example, if your plan requires you to see in-network providers, you will still need to stay in-network. If you go to an out-of-network doctor for your wellness visit, you may be charged. It's more important than ever to refer to and understand your plan benefits and coverage.

### **Where can I find a complete list of all the preventive services that are covered?**

You can find a full list at [www.harvardpilgrim.org/wellness](http://www.harvardpilgrim.org/wellness) (under "Preventive Services").

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