

Affordable Care Act & You: Free Preventative Services

What is the Affordable Care Act?

The Patient Protection and Affordable Care Act (ACA) is the health care reform law that was passed in March of 2010. The goal of the ACA is to make health care more affordable and easier to get for all Americans. Under the ACA, individuals and families with private medical insurance can receive many preventative services for free. This is good news. Some preventative services, like vaccines, help us stay healthy. Other services can help doctors catch and treat health problems before we get sick.

FREE Preventative Services:

Health insurance plans must cover the following services at no cost to you (that is without co-pays, deductibles, or co-insurance):

Adults

Screenings and Counseling

Abdominal Aortic Aneurysm
Alcohol Misuse
Blood Pressure
Cholesterol
Colorectal Screening
Depression
Diet/Obesity
Aspirin Use
STI Prevention Counseling
Syphilis and HIV Screening
Tobacco Use
Type 2 Diabetes

Immunizations

Diphtheria, Pertussis, Tetanus (DPT)
Flu
Hepatitis A & B
Herpes
HPV
Measles, Mumps, Rubella (MMR)
Meningitis
Pneumonia

Women

Services

FDA Approved Contraceptives
Well Woman Exams

Services for Pregnant Women

Anemia Screening
Breast Feeding Supplies & Counseling
Folic Acid Supplements
Gestational Diabetes Screening
Urinary Tract Infection or Other Infection

Screenings and Counseling

Breast Cancer Chemoprevention
Cervical Cancer Screenings
Domestic Violence
Breast & Cervical Cancer
Gonorrhea
Hepatitis B
HIV Screening/Counseling
HPV DNA Testing
Mammograms
Osteoporosis
STI Counseling
Syphilis
Tobacco Use

Children

Immunizations

Chickenpox
Diphtheria, Pertussis, Tetanus (DPT)
Hepatitis A & B
HPV
Flu
Measles, Mumps, Rubella (MMR)
Meningitis

Newborn/Toddler Screenings and Services

Autism
PKU
Gonorrhea Preventative Meds (for eyes of newborns)
Iron Supplements
Congenital Hypothyroidism
Developmental Screenings

Screenings and Counseling

Behavioral Assessments
Blood Pressure
Fluoride Chemoprevention
Hearing and Vision
Height/Weight Measurements
Hematocrit/Hemoglobin Screening
Lead Screening
Lipid Disorders
Charted medical history
Obesity Screening/Counseling
Oral Health

Adolescent Screenings

Alcohol/Drug Use
Behavioral Assessments
HIV Screening
STI Prevention/Counseling

*As new scientific research becomes available, some services may be added to this list, and other services may be taken off this list. For up-to-date information regarding services your plan must cover, at no cost to you, visit <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>.

When can I begin using these services?

That depends on what date your insurance plan or policy starts. Health insurance plans that *began on or after March 23, 2010* must cover services listed for adults and children. Some services for women, like free contraceptives and domestic violence counseling, will be available for plan years *beginning on or after August 1, 2012*. Call your insurance company to learn which services are covered under your plan or policy.

How often can I use these services?

Some of these services are recommended only for people of certain ages, or with certain health risks. For example, Type 2 Diabetes screening is only recommended for adults with high blood pressure. Talking to a doctor can help you figure out if you or your children need one of these services. Your health plan may also have rules about how often you can receive a service or where you are allowed to receive a service. Call your insurance provider to learn about these rules and restrictions.

What else do I need to know?

Sometimes you might still have to pay for a preventative service:

- If your plan has a list of health providers who are part of the plan (in-network providers) and you use an out-of-network provider.
- If you receive a preventative service as one part of a doctor's visit that has other purposes, you may have to pay for the overall visit or the other services.
- If the results of a test or screening tell the doctor that you need more treatment, you may have to pay for that treatment.

Where can I learn more?

If you think your health plan is unfairly denying you coverage, you may be able to get help from:

- The Health Consumer Alliance: healthconsumer.org
- The government's health care website: www.healthcare.gov
- California Department of Health Care Services: <http://www.dhcs.ca.gov> or (916) 445-4171 (for general questions)
- U.S. Department of labor: www.dol.gov/ebsa OR call their benefit advisors at 1-866-444-EBSA (3272)