



What preventive services are covered under the new health law?

Thanks to the Affordable Care Act (Obamacare), preventive care is more accessible and affordable for millions of American women. On August 1, 2012, insurance plans were required to begin covering the following preventive services without cost sharing:

- Breastfeeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence
- Screening for gestational diabetes
- DNA testing for high-risk strains of HPV
- Counseling regarding sexually transmitted infections, including HIV
- Screening for HIV
- Contraceptive methods and counseling
- Well woman visits

If you were charged for one of these services recently: What happened?

- *Your insurance plan may not have been renewed yet.* All new plans will be required to cover these women's preventive services beginning August 1, 2012, but because most plan changes take effect at the beginning of a new plan year, the requirements will be in effect for most plans on January 1, 2013.
- *Your plan may be "grandfathered".* Health plans that existed before the health care law (March 2010) are considered "grandfathered" with benefits as they were, including charges for copays. They don't have to follow the new preventive services coverage rules until they make "significant changes" such as increasing deductibles or cutting benefits. However, most plans change or will with Obamacare's full implementation in January 2014.
- *The service may not have been labeled as "preventive" when the provider billed your insurance company.* CCHI and its national partners are currently investigating claims that some providers are purposely coding preventive services as "diagnostic" in some cases, or where the test results resulted in an "abnormal" finding. Services coded as diagnostic may require a copay.

What can I do?

- Call your insurance company and ask when your plan will begin covering these services without copays. Also, check out the National Women's Law Center's website on: [How to Find Out If and When Your Health Plan Will Be Covering Preventive Services Without a Copay](#)
- If your plan must now cover preventive services make sure to ask your provider when making an appointment to code it appropriately so you do not have to pay a co-pay.
- If you believe your health plan has not implemented the contraceptive coverage requirement appropriately, please contact the National Women's Law Center at 1-866-PILL4US or via email at pill4us@nwlc.org.

All women should have access to the preventive care they need. **For more information please contact the Colorado Consumer Health Initiative at 303-839-1261.**