

# ■ Preventive Care ■

## PREVENTIVE CARE HELPS KEEP YOU HEALTHY

At Coventry Health Care, we encourage our policyholders to receive preventive care items and services. The Affordable Care Act (ACA) provides for specific preventive services when provided by participating providers and specific drugs to be covered at 100 percent. Our CoventryOne<sup>SM</sup> policies already provide coverage for many of those preventive services. **Starting on October 1, 2010, policyholders of all new and renewing policies that are not grandfathered plans, as of the policy's effective or renewal date, will receive preventive care services and specific drugs paid at 100 percent when they use our network providers.**

## COVERAGE FOR PREVENTIVE SERVICES

Here are some examples of the preventive services that will be covered with no copay, coinsurance or deductible.

Child Preventive	Adult Preventive
<b>Exams:</b> Preventive office visits including well child care	<b>Exams:</b> Preventive office visits including well woman exam
<b>Immunizations:</b> Influenza (flu) Pneumonia Hepatitis A Hepatitis B Diphtheria, Tetanus, Pertussis Varicella (chicken pox) Measles, Mumps, Rubella (MMR) Polio Rotavirus Meningococcal Human Papillomavirus (HPV) Shingles	<b>Immunizations:</b> Influenza (flu) Pneumonia Hepatitis A Hepatitis B Diphtheria, Tetanus, Pertussis Varicella (chicken pox) Measles, Mumps, Rubella (MMR) Polio Rotavirus Meningococcal Shingles
<b>Screening Tests:</b> Hearing screening, Eye chart screening, PKU screening (newborns), Sickle cell screening (newborns)	<b>Screening Tests:</b> Breast cancer screening, Cervical cancer screening, Colorectal cancer screening, Prostate cancer screening, Certain bone density screening, Lipid screening, Screening for sexually transmitted diseases, HIV test, Routine blood and urine screenings
<b>Newborn Preventive Treatment:</b> Gonorrhea treatment	

The list is subject to change as federal guidance is issued. The full list of covered preventive services issued with the Interim Final Rules can be found at <http://www.healthcare.gov/center/regulations/prevention/taskforce.html>

## COVERAGE FOR SPECIFIC DRUGS

Here are the specific drugs that will be covered with no copay, coinsurance or deductible. Only the drugs on this list are covered at 100%. You will need a prescription from your doctor to receive the 100% benefit. Take your prescription to one of the 62,000 pharmacy network providers. The pharmacist will submit the claim to us. To find a pharmacy near you, go to the Web address on your ID card or visit [www.medco.com](http://www.medco.com).

<b>Aspirin (over-the-counter)</b> — Dose: 81 mg and 325 mg, men age 45 to 79 and women age 55 to 79.
<b>Iron (over-the-counter)</b> — Children up to age one, drops only.
<b>Folic Acid (over-the-counter)</b> — Dose: 400 mg and 800 mg, women.
<b>Fluoride</b> — Children under the age of six, drops and chewable tablets only.

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## **TALKING WITH YOUR PROVIDER ABOUT PREVENTIVE CARE**

We process claims based on your provider's clinical assessment of the office visit. If a preventive item or service is billed separately, cost-sharing may apply to the office visit. If the primary reason for your visit is seeking treatment for an illness or condition, and preventive care is administered during the same visit, cost-sharing may apply. This means your provider may ask you to pay your appropriate health plan copay, deductible or coinsurance.

Certain screening services, such as a colonoscopy or mammogram, may identify health conditions that require further testing or treatment. If a condition is identified through a preventive screening, any subsequent testing, diagnosis, analysis or treatment are not considered preventive services and are subject to the appropriate cost-sharing.

If you have questions about a claim or provider visit, please call the customer service number on your ID card or speak with your provider. Please regularly check our website for new information about preventive care coverage as the government agencies refine guidance and requirements.