



## Coverage for preventive services

When is a test preventive?  
When is it diagnostic?  
[Learn more >](#)

Healthcare reform legislation known as the Affordable Care Act (ACA) is making sweeping changes in health care, and one of the first things to take effect was expanded coverage for preventive services. Commercial health plans (except for “grandfathered” plans), individual plans, and Medicare must fully cover certain services that have proven to make a positive difference in clinical outcomes. As we have always believed in the value of preventive care, Health First wholeheartedly supports these rules and covers all required preventive benefits with *no cost share* when you see participating providers and follow established guidelines and frequency limits:

### Screenings, including those for:

- Abdominal aortic aneurysms in adult men
- Alcohol and drug misuse in adolescents & adults
- Anemia in pregnant women & children
- Blood pressure
- Breast, cervical, and colorectal cancer
- Cholesterol abnormalities
- Depression
- Development, behavior & autism in children
- Diabetes
- Domestic violence
- Hearing in children
- Hemoglobinopathies (sickle cell)
- Hepatitis B for pregnant women
- Hepatitis C in adults
- Human immune-deficiency virus (HIV)
- Human Papillomavirus (DNA testing)
- Hypothyroidism
- Lead exposure in children
- Lung cancer for adults aged 55–80 at high risk
- Obesity
- Osteoporosis in elderly or at-risk women
- PKU in newborns

- Rh incompatibility in pregnant women
- Sexually-transmitted infections
- Tuberculosis in children
- Urinary tract infections in pregnant women
- Vision in children

### Physical exams, including:

- Annual physicals
- Well-woman exams
- Well-child exams

### Medications, when prescribed by a physician:

- Aspirin\*—for men 45–79 years old and women 55–79 years old
- Folic acid\*—pregnant women and children up to 6 years old
- Iron\*—for children 6–12 months old
- Oral contraceptives (see formulary for details)
- Tobacco cessation products\* (see formulary for details)
- Vitamin D\*—for adults aged 65+ and at increased risk for falls

### Immunizations for children & adults, including:

- Diphtheria
- Haemophilus influenzae type b
- Hepatitis A
- Hepatitis B
- Herpes Zoster
- Human Papillomavirus
- Inactivated Poliovirus
- Influenza
- Measles, Mumps, Rubella (MMR)
- Meningococcus
- Pertussis
- Pneumococcus
- Rotavirus
- Tetanus
- Varicella

### Counseling services,

- including those related to:
- Alcohol or drug misuse
  - Aspirin therapy to prevent cardiovascular disease
  - Breast cancer chemo-prevention & genetics
  - Breastfeeding
  - Domestic violence
  - Folic acid supplementation related to pregnancy

- Healthy diet
- Human immune-deficiency virus (HIV)
- Iron supplements for children at risk
- Obesity
- Oral health/cavity prevention in children
- Sexually-transmitted infections
- Skin cancer prevention
- Tobacco use

### Additional services:

- Breastfeeding supplies
- FDA-approved contraception prescribed by a physician (including vasectomies performed in a physician office but not in an outpatient facility)
- Fall prevention services for older adults

\* Must be ordered through Health First Family Pharmacy (call toll free 1.866.469.1506)

# When is a test *preventive*? When is it *diagnostic*?

Sometimes there's no cost share for your mammogram or colonoscopy, and sometimes you have to pay your share of the cost. How do you know what to expect?

With expanded coverage of preventive services under healthcare reform (the Affordable Care Act), this question has become increasingly important to members who want to estimate their costs for medical care. Certain preventive services are covered with no cost share when obtained from contracted health plan providers, so it is important to distinguish a preventive (also called "screening") exam from one that is considered diagnostic (or not covered at all). How can you tell the difference?

In general, a **preventive/screening exam is performed when you do not have signs or symptoms** of the condition in question—the goal is to detect problems early, before symptoms appear, and prevent serious medical conditions from developing or getting worse. For a test to be considered a "preventive" screening under the law and covered with no cost share, it must have a rating of A or B by the U.S. Preventive Services Task Force (USPSTF) and meet established recommendations related to gender, age, risk, and frequency. **If you have symptoms of the condition you are being tested for, or if you've already been diagnosed with the condition, related tests would be considered diagnostic** and a cost share may apply. Screening tests that do not meet the USPSTF's recommendations may not be covered at all.

Common examples of preventive screening exams include mammograms, certain blood tests for cholesterol and diabetes, and colorectal cancer exams. For example, the USPSTF recommends most people (those age 50 years and older with average risk and no symptoms) get a colonoscopy once every 10 years to check for colorectal cancer. Another option for most people would be a sigmoidoscopy every five years with a fecal occult blood test every three years. If you're simply getting one of these tests because you just turned 50 or it's been 10 years since your last colonoscopy, these tests are screenings, so they're covered with no cost share, even if a polyp is removed during the colonoscopy or sigmoidoscopy. For people at high risk, including those with a personal or family history of colon cancer, Health First covers more frequent screenings—those members can get a preventive colonoscopy or sigmoidoscopy every three years with no cost share.

If you're having gastrointestinal problems and need a colonoscopy or another test to find out what's wrong, that test would be diagnostic and a cost share would apply. The exact amount depends on your plan.

Prevention is an important part of your health care, so make sure you see your doctor every year for a physical exam and to discuss other preventive services that are appropriate for you. For a current list of recommended preventive services at any time, visit [healthcare.gov](http://healthcare.gov), and contact Health First's Customer Service Department toll-free at 1.855.443.4735 with questions about preventive coverage.

The preventive services the ACA requires health plans to cover come from several sources:

- Services recommended by the United States Preventive Services Task Force (USPSTF) with a current rating of A or B.
- Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC) for routine use in children, adolescents, and adults.
- Preventive care and screenings for women, infants, children, and adolescents listed in the comprehensive guidelines of the Health Resources and Services Administration (HRSA).

Health First continually monitors any changes to the federal preventive guidelines and ACA, and will adjust coverage as required by law. For more information, visit [healthcare.gov](http://healthcare.gov) or contact Customer Service.

**Health  
First**

## Health Plans

Toll-free 1.855.443.4735 ■  
TDD/TTY 1.800.955.8771  
Call weekdays 8 a.m. to 6 p.m.

[myHFHP.org](http://myHFHP.org)

# Health Plans

## Nondiscrimination Notice

Health First Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health First Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health First Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please contact Sherri Wynn.

If you believe that Health First Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Sherri Wynn, ADA/Section 504 Coordinator, 6450 US Highway 1, Rockledge, FL 32955, 321-434-4521, 1-800-955-8771 (TTY), Fax: 321-434-4362, Sherri.Wynn@health-first.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance Sherri Wynn, ADA/Section 504 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Health First Commercial Plans, Inc. and Health First Insurance, Inc. are both doing business under the name of Health First Health Plans. Health First Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

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**English:** If you, or someone you're helping, has questions about Health First Health Plans, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-443-4735.

**Spanish:** En caso que usted, o alguien a quien usted ayude, tenga cualquier duda o pregunta acerca de Health First Health Plans, usted tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-443-4735.

**Haitian Creole:** Si oumenm ouwa yon moun w ap ede gen kesyon konsènan Health First Health Plans, se dwa w pou resewva asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 855-443-4735.

**Vietnamese:** Nếu Quý vị, hay người mà Quý vị đang giúp đỡ, có câu hỏi về Health First Health Plans thì Quý vị có quyền được trợ giúp và được biết thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, xin gọi số 855-443-4735.

**Portuguese:** Você ou alguém que você estiver ajudando tem o direito de tirar dúvidas e obter informações sobre os Health First Health Plans no seu idioma e sem custos. Para falar com um tradutor, ligue para 855-443-4735.

**Chinese:** 如果您，或是您正在協助的對象，有與 Health First Health Plans 相關的問題，您有權以您的母語免費取得幫助和資訊。請致電 855-443-4735 與翻譯員洽談。

**French:** Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Health First Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-443-4735.

**Tagalog:** Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Health First Health Plans, may karapatan ka na humingi ng tulong at impormasyon sa iyong wika nang libre. Upang makausap ang isang tagasalin, tumawag sa 855-443-4735.

**Russian:** Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Health First Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 855-443-4735.

**Arabic:**

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص Health First Health Plans، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بالرقم 855-443-4735.

**Italian:** Se lei o qualcuno che sta aiutando avete domande su Health First Health Plans, ha il diritto di ottenere aiuto e informazioni nella sua lingua gratuitamente. Per parlare con un interprete, può chiamare il numero 855-443-4735.

**German:** Falls Sie oder jemand, dem Sie helfen, Fragen zum Health First Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-443-4735 an.

**Korean:** 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Health First Health Plans에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 855-443-4735로 전화하십시오.

**Polish:** Jeśli Ty lub osoba, której pomagasz, macie pytania na temat Health First Health Plans, macie Państwo prawo do bezpłatnego uzyskania informacji i pomocy w języku ojczystym. Aby porozmawiać z tłumaczem, prosimy zadzwonić pod numer 855-443-4735.

**Gujarati:** જો તમે અથવા તમે કોઇને મદદ કરી રહ્યા હો તેમાંથી કોઇને કંઈક કૂર્ટ કંઈક વ્હાન્સ વિશે પ્રશ્નો કોઇ તો તમને તમારી ભાષામાં વિના મૂલ્યે મદદ અને માહિતી મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 855-443-4735 પર કોલ કરો.

**Thai:** หากคุณหรือคนที่ถูกกำลังช่วยเหลือมีคำถามเกี่ยวกับ Health First Health Plans คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย หากต้องการพูดคุยกับล่าม โปรดโทร 855-443-4735.

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