

Department of Origin: Integrated Healthcare Services	Effective Date: 02/07/24
Approved by: Chief Medical Officer	Date Approved: 02/01/24
Clinical Policy Document: Preventive Coverage of Health Care Services	Replaces Effective Policy Dated: 10/11/22
Reference #: MP/P012	Page: 1 of 3

The Patient Protection and Affordable Care Act of 2010 (the “ACA”) requires that “non-grandfathered” insured and self-insured group health plans and individual insurance policies provide full coverage, with no cost-sharing for the member, for certain preventive care services that members receive from *participating providers*. The ACA defines preventive services to include for covered adults and children, as applicable, certain annual or periodic exam, screening, counseling and immunization services, and, for women with reproductive capacity, certain contraceptive methods and related counseling.

These preventive services are described in the United States Preventive Services Task Force (USPSTF) A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control (CDC), the Health Resources and Services Administration (HRSA) Guidelines including the Health and Human Services (HHS) Health Plan Coverage Guidelines for Women’s Preventive Services and the American Academy of Pediatrics (AAP) Bright Futures periodicity guidelines.

For insured individual, small and large groups, additional preventive services are covered in accordance with applicable state statutes.

PURPOSE:

The intent of this policy is to provide guidelines for health care services covered at the preventive, no-cost sharing level of benefit.

Please refer to the member’s benefit document for specific information. To the extent there is any inconsistency between this policy and the terms of the member’s benefit plan or certificate of coverage, the terms of the member’s benefit plan document will govern.

POLICY:

Health care services are a covered benefit with no cost-sharing in compliance with the ACA and state mandated requirements.

COVERAGE:

- The services are 100% or fully covered by the plan, when they are received from *participating providers*. The plan’s benefit level will be lower (less than 100%) when these services are received from non-participating providers. Refer to the applicable COC or SPD for the applicable non-participating provider benefit level.
- These services are covered services under the plan, and the plan will pay for them only when, at the time of service, the member is eligible for and properly enrolled in coverage, and the member and/or employer have timely paid for your coverage.
- New preventive recommendations will be required to be covered without cost-sharing starting with the plan year (in the individual market, policy year) that begins on or after the date that is one year after the date the recommendation is issued.
- The services listed below are generally covered as preventive health care services when they are provided during an annual or other periodic preventive physical or wellness exam. Unless otherwise specifically stated, the services listed below are preventive when: (i) they are performed by a primary care practitioner or in a primary care setting (exceptions may apply), (ii) for the purpose of preventing

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diseases or conditions in asymptomatic persons (those with no symptoms), and (iii) are properly coded by the practitioner.

- If the service is a screening (whether involving completion of a written assessment, a lab test, or a procedure that uses diagnostic equipment), the member must be asymptomatic, meaning that they do not have symptoms of a condition or disease and either have not previously received a screening or have previously received the applicable screening according to the applicable time frame with “normal” results.
- Generally, if a preventive service results in follow up treatment for an identified condition or illness, such follow up treatment is not a preventive health care service. Services that are not preventive may be covered as medical care or treatment services under another non-preventive provision of the plan, and subject to the applicable member cost-sharing.
- Many drugs, medications, vitamins and supplements, both prescribed and over-the-counter are not preventive health care services. When prescribed, they may be covered under a separate non-preventive benefit provision of the plan, and subject to the applicable member cost-sharing.
- Coverage and benefits for preventive health care services, and the frequency, method, treatment or setting for them is subject to any limits and exclusions set forth in the applicable certificate of coverage or contract, plan document or SPD, and the plan’s usual policies, processes and requirements.

DEFINITION:

Participating Provider:

A licensed clinic, physician, provider or facility that is directly contracted to participate in the specific participating provider network designated by the plan to provide benefits to the member. The participating status of providers may change from time to time.

REFERENCES:

1. U.S. Department of Labor: July 19, 2010 IRS Interim Rules. Retrieved from http://www.irs.gov/irb/2010-29_IRB/index.html Accessed 01-24-24.
2. U.S. Department of Labor: Employee Benefits Security Administration. Retrieved from <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers> Accessed 01-24-24.
3. U.S. Department of Labor: Employee Benefits Security Administration. Affordable Care Act Implementation Frequently Asked Questions. Retrieved from <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/aca-implementation-faqs> Accessed 01-24-24.
4. Women’s Preventive Services Guidelines: <https://www.hrsa.gov/womens-guidelines> Date Last Updated December 2022. Accessed 12-20-23.
5. American Academy of Pediatrics / Bright Futures / Recommendations for Pediatric Preventive Healthcare. (For ages 0 – 21). Updated April 2023. Retrieved from https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf. Accessed 01-30-24.
6. American Academy of Pediatrics, Bright Futures Guidelines, 4th edition, Evidence and Rationale chapter. Last Updated 04/26/2022. <https://www.aap.org/en/practice-management/bright-futures/bright-futures-materials-and-tools/bright-futures-guidelines-and-pocket-guide/>. Accessed 01-30-24.

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7. Published Recommendations, U.S. Preventive Services Task Force:
<http://www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations>.
Accessed 06-06-23.
8. American Academy of Family Physicians (AAFP) Clinical Preventive Services Recommendations
<https://www.aafp.org/family-physician/patient-care/clinical-recommendations/aafp-cps.html>. Accessed
01-24-24.
9. Wisconsin Statute 632.895 Mandatory Coverage

DOCUMENT HISTORY:

Created Date: 08/24/21
Reviewed Date: 08/22/22, 08/22/23
Revised Date: 10/05/22

Nondiscrimination & Language Access Policy

Aspirus Health Plan, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. *We* do not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

We will:

Provide 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, audio, accessible electronic formats, other formats)

Provide 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, contact *us* at the phone number shown on the inside cover of this *contract*, *your* id card, or aspirushealthplan.com.

If *you* believe that *we* have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, *you* can file a grievance with:

Nondiscrimination Grievance Coordinator
Aspirus Health Plan, Inc.
PO Box 1062
Minneapolis, MN 55440
Phone: 1.866.631.5404 (TTY: 711)
Fax: 763.847.4010
Email: customerservice@aspirushealthplan.com

You can file a grievance in person or by mail, fax, or email. If *you* need help filing a grievance, the Nondiscrimination Grievance 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, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

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

Language Assistance Services

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1.866.631.5404 (TTY: 711).

Arabic: تنبيه: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً. اتصل بن اعلى رقم الهاتف 1.866.631.5404 (رقم هاتف الصم والبك : 711)

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelezle 1.866.631.5404 (ATS : 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.866.631.5404 (TTY: 711).

Hindi: _यान द_ : य_द आप िहंदी बोलते ह_ तो आपके िलए मु_त म_ भाषा सहायता सेवाएं उपल_ध ह_। 1.866.631.5404 (TTY: 711) पर कॉल कर_।

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1.866.631.5404 (TTY: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1.866.631.5404 (TTY: 711)번으로 전화해 주십시오.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1.866.631.5404 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.866.631.5404 (телетайп: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.866.631.5404 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nangwalang bayad. Tumawag sa 1.866.631.5404 (TTY: 711)

Traditional Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1.866.631.5404 (TTY:711)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1.866.631.5404 (TTY: 711).

Pennsylvania Dutch: Wann du Deitsch (Pennsylvania German / Dutch) schwetzsch, kannscht du mitaus Koschte ebbergricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1.866.631.5404 (TTY: 711).

Lao: ໄປ່ດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1.866.631.5404 (TTY:711).