Use Preventive Care for a Healthier Life

Under the Affordable Care Act, Horizon Blue Cross Blue Shield of New Jersey provides coverage for certain preventive care services at no cost to our members.

These services are covered with no out-of-pocket costs when you receive the services from an in-network health care professional and the sole reason for the visit is to receive the preventive care services. Here is a list of preventive services that are available to you and your family members covered under your Horizon BCBSNJ policy.

Newborn Screenings:
- Hearing
- Phenylketonuria (PKU) (blood test for genetic disorder)
- Sickle cell anemia
- Standard metabolic screening panel for inherited enzyme deficiency diseases
- Thyroid disease

Childhood Screenings and Counseling:
- Behavioral assessments for children of all ages
- Counseling and fluoride varnish, provided in a primary care setting, for ages birth through 6 years to prevent dental cavities
- Depression screenings – recommended between ages 12-18 years
- Developmental screenings, ages birth through 2 years
- Laboratory screenings
  - Dyslipidemia
  - Iron deficiency anemia
  - Lead exposure
- Medical-evaluation well visits
  - Height, weight and body mass measurements
  - Oral health risk assessments
  - Visual impairment screenings – recommended between ages 3-5 years
- Obesity (with possible referral to weight management counseling)
- Tobacco use interventions
- Tuberculin testing

(continues)
Immunizations for Children (ages birth through 7 years) and Adolescents (ages 8-17 years):

- Haemophilus influenza type B
- Hepatitis A
- Hepatitis B
- Human papillomavirus (HPV; adolescent)
- Influenza
- Measles, mumps, rubella (MMR)
- Meningococcal
- Pneumococcal
- Poliovirus (inactivated)
- Rotavirus
- Tetanus, diphtheria, pertussis (Td, Tdap)
- Varicella (chicken pox)

Adult Screenings and Counseling:

- Alcohol and substance abuse counseling
- Cholesterol abnormalities for ages 20 years and older
- Colorectal cancer screenings, including colonoscopies every 10 years (ages 50 years and older at average risk, and continuing until age 75 years)
- Counseling for the prevention of sexually transmitted diseases (STDs)
- Depression screenings
- Hepatitis B and C virus screenings, for persons at high risk for infection
- Lung cancer screenings (ages 55 years and older with a history of smoking for 30 years)
- Nutritional counseling
- Obesity
- Smoking and tobacco cessation counseling
Health Screenings, Preventive and Pregnancy-Related Services for Women:

- Breast-feeding support, supplies and counseling, including costs for obtaining breast-feeding equipment
- Gestational diabetes screening for all pregnant women
- Screening pregnant women for:
  - Iron-deficiency anemia
  - Bacteria in urine
  - Hepatitis B virus
  - Rh incompatibility
- Well-woman visits, including preconception counseling and prenatal care as set forth in the USPSTF recommendations
- Cervical cancer screening, including Pap tests, for women ages 21-65 years
- Domestic violence screening and counseling
- Food and Drug Administration (FDA)-approved sterilization procedures and contraceptive methods
- Genetic counseling evaluation and lab test, with prior authorization, for the breast cancer gene BRCA (breast cancer susceptibility gene)
- Counseling for prevention strategies for women at high risk for breast cancer
- Human papillomavirus DNA testing for women ages 21 years and older
- Mammography (film and digital) for women, annually, beginning at age 40 years
- Osteoporosis screening, ages 65 years and older
- Sexually transmitted disease (STD) counseling and screening including HIV, gonorrhea, chlamydia and syphilis for all sexually active women

Health Screening for Men:

- Screening for abdominal aortic aneurysm in men ages 65-75 years who have ever smoked

Preventive Drugs at an Appropriate Age, Gender or Risk Status:

The following drugs and supplements are covered, without cost share, if you have pharmacy coverage through your Horizon BCBSNJ plan, and the medications, even if over-the-counter, are prescribed by a health care professional and filled at a network pharmacy:

- Aspirin to prevent cardiovascular disease for men ages 45-79 years
- Aspirin to prevent cardiovascular disease for women ages 55-79 years
- Aspirin to prevent preeclampsia for pregnant women, after 12 weeks of gestation
- FDA-approved female contraception methods
- Fluoride supplements for children ages birth through 6 years
- Folic acid supplements for women planning or capable of pregnancy
- Iron supplements for children ages birth through 1 year
- Risk-reducing breast cancer medications for women, with prior authorization
- Tobacco cessation medications (may require prior authorization)
Additional Information

This is only a brief summary of preventive service recommendations issued as part of the Federal Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services under the Patient Protection and Affordable Care Act (PPACA). Please visit HealthCare.gov for more information.

– Recommendations for immunizations were obtained from the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). Only the member’s health care professional can determine whether the necessary immunizations are required.

– Recommendations for screenings and counseling services were obtained from the U.S. Preventive Services Task Force (USPSTF), a division of the U.S. Department of Health & Human Services’ (HHS) Agency for Healthcare Research and Quality (AHRQ).

• This document has been prepared only for informational purposes. The information should not be construed as legal or medical advice. Members should direct questions about the screening tests, immunizations, counseling or supplements to their health care professionals.

• Because it is generally expected that continued guidance from federal regulators will be released on issues pertaining to health care reform, the information provided is subject to change.

• For members who have insured coverage, state mandates for certain preventive services may apply rather than federal mandates, if the state mandates are stricter.

• Requirements under PPACA became effective at the beginning of each plan year (or for individual market coverage, policy year) on or after September 23, 2010.

• PPACA permits health coverage that was effective on or before March 23, 2010 to be “grandfathered” under certain circumstances so that it does not have to comply with certain provisions in PPACA. If the member’s plan is grandfathered, these benefits may not be available to the member.

• If the member’s Horizon BCBSNJ health plan uses a network of participating doctors and other health care professionals, or the member’s Horizon BCBSNJ health plan is a non-network based health plan (such as an Indemnity Plan), the member’s plan provides these preventive services at no cost-sharing ONLY through in-network doctors and other health care professionals.

• If the member’s BCBSNJ health plan offers in-network and out-of-network coverage, preventive care services received out of network will continue to be covered under the member’s current cost sharing arrangement.

• A doctor may provide a preventive service, such as cholesterol screening, as part of an office visit. The member may have out-of-pocket costs for the office visit, if the preventive service is not the primary purpose of the visit or if the doctor bills the member for the office visit separately from the preventive care.