Changes in Preventive Care Benefits Due to Health Care Reform

The new health care reform law (the Patient Protection and Affordable Care Act or “PPACA”) will require Anthem Blue Cross and Blue Shield to cover additional preventive care services and eliminate member cost-sharing (copayments, deductibles, or coinsurance) for certain in-network preventive care services. Cost-sharing requirements for preventive care services rendered out-of-network will continue to apply as they do today.

In general, changes in preventive care benefits for group health plans and group insurance policies administered or issued by Anthem will be effective on the first day of the plan year or the group policy’s renewal date on or after September 23, 2010. The changes will be effective for individual policies on the first policy year date on or after September 23, 2010, which in almost all cases will be January 1, 2011. There are some exceptions to these dates, and not all plans will be subject to the new preventive care coverage requirements, so providers should continue to verify eligibility and benefits through their normal business processes.

To identify changes needed to comply with PPACA, we compared our current Preventive Care Guidelines and code list to the PPACA guidance provided by the U.S. Department of Health and Human Services (HHS). Most of the required screenings, immunizations, and exam services were already included in our Preventive Care Guidelines. However, certain services are being added to our Preventive Care Guidelines, and those additional services will be covered as preventive care services with no member cost-share when rendered in-network. Newly-added services include several additional screening tests, counseling-related intervention services, and certain services associated with previously-covered screenings and vaccines whose scope of coverage has been expanded.

Additionally, some services on our current Preventive Care list are not among those required by PPACA. At this time, we plan to continue covering these as preventive care services.

The list below provides an overview of services that will be covered under our updated Preventive Care Guidelines. Newly-added services, including those associated with previously-covered screenings and vaccines whose scope has been expanded, are noted in italics. To understand the scope and details of the preventive care recommendations on which these changes are based, please refer to materials at the following link:

http://www.healthcare.gov/center/regulations/prevention/recommendations.html

Please note that the preventive services below are not recommended for all individuals, and medical necessity criteria may be applied.

(see next page)
Child Preventive Care (Birth to 18 years)

- Preventive physical exams

- Screening tests, assessments, and counseling including:
  - Eye chart vision screening
  - Hearing screening
  - Oral health assessment
  - Lead exposure screening
  - Anemia screening
  - Tuberculosis screening
  - Pelvic exam and Pap test
  - Newborn screenings (expanded scope)
  - Developmental and behavioral assessments
  - Cholesterol and lipid level screening
  - Depression screening (expanded scope)
  - Obesity screening and counseling (expanded scope)
  - Behavioral counseling to promote a healthy diet (expanded scope)
  - Sexually transmitted infections screening (expanded scope)

- Immunizations including:
  - Hepatitis A
  - Hepatitis B (expanded scope)
  - Diphtheria, Tetanus, Pertussis (DtaP)
  - Varicella (chicken pox)
  - Influenza (flu shot) (expanded scope)
  - Pneumococcal Conjugate (pneumonia)
  - Human Papilloma Virus (HPV)
  - H. Influenza type b (Hib)
  - Polio
  - Measles, Mumps, Rubella (MMR)
  - Meningococcal Polysaccharide (expanded scope)
  - Rotavirus

Adult Preventive Care (19 years and OLDER)

- Preventive physical exams

- Screening tests including:
  - Eye chart vision screening
  - Hearing screening
  - Cholesterol and lipid level screening
  - Diabetes screening (expanded scope)

(see next page)
• Prostate cancer screenings including digital rectal exam and PSA test

• Breast exam, breast cancer screening, including mammography (expanded scope)
• Pelvic exam and Pap test (expanded scope)
• Sexually transmitted infections screening (expanded scope)
• HIV test (expanded scope)
• Bone density test to screen for osteoporosis
• Colorectal cancer screening including fecal occult blood test, barium enema, flexible sigmoidoscopy and screening colonoscopy (expanded scope)

• Aortic Aneurysm screening
• Certain pregnancy screenings, including but not limited to:
  o Hepatitis
  o Asymptomatic bacteriuria
  o Rh incompatibility
  o Syphilis
  o Iron deficiency anemia
  o Gonorrhea
  o Chlamydia

• Intervention screening, counseling and education including:
  o Screening and counseling for obesity (expanded scope)
  o Counseling related to genetic testing for breast and ovarian cancer
  o Behavioral counseling to promote a healthy diet (expanded scope)
  o Primary care intervention to promote breastfeeding
  o Counseling related to aspirin use for the prevention of cardiovascular disease
  o Screening and behavioral counseling related to tobacco use and tobacco-caused disease
  o Screening and behavioral counseling related to alcohol use

• Immunizations Including:
  • Hepatitis A
  • Hepatitis B (expanded codes)
  • Tetanus, Diphtheria (Td)
  • Varicella (chicken pox)
  • Influenza (flu shot) (expanded codes)
  • Pneumococcal Conjugate (pneumonia)
  • Human Papilloma Virus (HPV)
  • Measles, Mumps, Rubella (MMR)
  • Meningococcal Polysaccharide
  • Herpes Zoster (shingles)