Health Care Reform

In a Nutshell


Is preventive care available to me at no cost under the Affordable Care Act (ACA)?
Under the ACA, you and your family may be eligible for some important preventive services – which can help you avoid illness and improve your health – at no additional cost to you.

How does this work? Can I have any preventive screening at any time?
If your health plan is subject to these new requirements, you may not have to pay a co-payment, coinsurance or deductible to receive age-appropriate, recommended preventive health services, such as screenings, vaccinations and counseling. Depending on your age, you may have access – at no cost – to preventive services such as:

- Blood pressure, diabetes, and cholesterol tests
- Many cancer screenings including mammograms and colonoscopies
- Counseling on topics such as quitting smoking, losing weight, eating healthfully, treating depression, and reducing alcohol use
- Regular well-baby and well-child visits, from birth to age 21
- Routine vaccinations against diseases such as measles, polio or meningitis
- Counseling, screening and vaccines to ensure healthy pregnancies
- Flu and pneumonia shots (visit Vaccines.gov to learn more)

I’ve heard this ACA provision is already in effect. Is this true?
This preventive services provision applies only to people enrolled in job-related health plans or individual health insurance policies created after Mar. 23, 2010. If you are in such a health plan, this provision affected you as soon as your plan began its first new “plan year” or “policy year” on or after Sept. 23, 2010.

There are some important things for you to know about preventive care and services:

- **Grandfathered plans:** If your plan is “grandfathered,” these benefits may not be available to you.
- **Network providers:** If your health plan uses a network of providers, be aware that health plans are required to provide these preventive services only through an in-network provider. Your health plan may allow you to receive these services from an out-of-network provider, but may charge you a fee.
- **Office visit fees:** Your doctor may provide a preventive service, such as a cholesterol screening test, as part of an office visit. Be aware that your plan can require you to pay some costs of the office visit, if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.

If you have questions about whether these new provisions apply to your plan, contact your insurer or plan administrator. **Talk to your health care provider to know which covered preventive services are right for you based on your age, gender and health status.**

Health care reform, specifically the Affordable Care Act (ACA)*, consists of a multitude of provisions that will change health insurance for many Americans.

*As ACA is still very new, parts of it may be subject to ongoing interpretation and revision.

Watch for Issue 6 of In a Nutshell – with more information for you about ACA.