Affordable Care Act update

Certain preventive services now covered

Did you know that certain preventive therapies and screenings are covered by your plan? Here are two new preventive care benefits now available through Federal Health Care Reform (also known as the Affordable Care Act or “ACA”).

Fluoride Varnish*

All children are at potential risk for tooth decay and may benefit from the application of fluoride varnish to their teeth. Effective May 1, 2015, the ACA requires health insurance coverage of fluoride varnish applied to the baby teeth of all children ages five and younger at no cost to you. This benefit applies to a maximum of four fluoride varnish applications per year provided by in-network primary care providers, including pediatricians. If you go to an out-of-network provider, cost-sharing may apply. This is a medical benefit and does not apply to services provided by a dentist.

Hepatitis B Screenings*

Certain people at high risk for hepatitis B infection may receive screening for hepatitis B at no cost to them. Examples of people at high risk for hepatitis B infection include:

- People born in regions with a high prevalence of hepatitis B infection;
- U.S.-born individuals not vaccinated as infants whose parents were born in regions with a very high prevalence of hepatitis B infection, such as sub-Saharan Africa and central and Southeast Asia;
- HIV-positive individuals;
- Injection drug users;
- Men who have sex with men; and
- Household members or sexual partners of people infected with hepatitis B.

Your clinician can help you determine if you are at high risk for hepatitis B. If you are at high risk for hepatitis B infection and you are showing no symptoms, you can receive screening for hepatitis B at no cost to you effective May 1, 2015. This benefit applies to certain hepatitis B screenings that are approved by the Food and Drug Administration.

How can we help?
Visit us online for more information (see Additional Resources below) Or call our Member Services Department 888-333-4742 (TTY service 711) if you have questions about this benefit or your plan.

Additional Resources
www.harvardpilgrim.org
www.uspreventiveservicestaskforce.org

*Important Note: These changes do not apply to all employers and plans. “Grandfathered” plans may be exempt from certain provisions. Please check with your employer to see if the benefits detailed here apply to your particular plan.

5/5/2015 final apprvd/chgs acpt