



Client Bulletin



Health Care Reform

Preventive Services Guidance

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Federal regulators recently released additional health care reform guidance regarding coverage of preventive services. For plan years beginning on or after 9/23/2010, non-grandfathered health plans will be required to cover specific preventive services with no cost to the employee or covered family member. Grandfathered plans are exempt from this requirement.

Recommended Preventive Services

The guidance provides a detailed list of preventive services recommended by the U.S. Preventive Services Task Force with input from other medical panels and government agencies. Non-grandfathered plans will be required to cover these services including preventive screenings, counseling and vaccinations for children and adults. A complete list of the recommended preventive services is included on page 3. As new recommendations or guidelines are released, plans will have to comply within one year.

Non-grandfathered plans will be required to cover all of these preventive services in-network. Plans are not required to cover these services out-of-network. If the services are covered out-of-network, plans can charge co-pays or coinsurance.

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UPCOMING IMPORTANT DATES

- ☑ Keller Webinar—Health Care Reform Thursday July 29th
- ☑ Early Retiree Reinsurance applications now being accepted
- ☑ Mental Health Parity interim regulations effective July 1, 2010
- ☑ E-file 2009 Form 5500s for calendar year plans by July 31, 2010
- ☑ Distribute CHIP notice at upcoming open enrollment

Upcoming Health Care Reform Webinar—July 29th

Keller Benefit Services is conducting a health care reform webinar for our clients on Thursday July 29th from 10-11am. We will discuss provisions that will impact your plans at your next renewal. Topics that will be addressed include:

- Impact of Grandfathering
- Lifetime and Annual Limits
- Coverage of Adult Children to Age 26
- New Notice and Disclosure Requirements
- Other Upcoming Reforms

To participate, please register with Theresa Yost at tyost@kellerbenefit.com. You will be able to submit questions during the webinar or follow-up as needed with our Legislative Compliance Team.

Cost Sharing for Preventive Services

In general, non-grandfathered health plans cannot charge in-network co-pays, coinsurance, or deductibles for any of the recommended preventive services. However, if the preventive service is provided in conjunction with an office visit, plans may be able to charge an office visit co-pay or other cost sharing. If the provider bills separately for the preventive service and the office visit, an office visit co-pay is allowed. If the provider combines billing and the primary purpose of the office visit is the preventive service, an office visit co-pay is not allowed.

Is an Office Visit Co-pay Allowed?

Is Preventive Service Primary Purpose of Office Visit?	Preventive Service and Office Visit Billed...	
	Separately	Combined
Primary	Yes	No
NOT primary	Yes	Yes

Estimated Cost Impact to Health Plan

Based upon government and several carrier projections, at this time it is estimated that the preventive services requirement will result in a premium increase of approximately 1.5%-2%. The cost impact will be higher if your plan does not currently cover a majority of these services.

Grandfathered versus Non-Grandfathered

These new regulations are important as your company weighs the pros and cons of maintaining grandfathered status for your group medical plan. If your plan changes carriers and/or makes plan design changes as a measure to reduce premium cost at your next renewal, the loss of grandfathered status may result in additional costs to the plan, such as the new preventive services requirement. Your Keller consultant will work with you to determine the best grandfathering strategy for your organization's needs.



For more information on grandfathering and the impact of plan changes, please reference our [June 17th bulletin on grandfathering](#). As always, please contact your Keller consultant with any questions.

Additional Health Care Resources

Keller Benefit Services—[Legislative Resources](#):

- [Patients Bill of Rights](#)—Lifetime & Annual Limits, Emergency Services, Choice of Providers
- [Grandfathered Plan Guidance](#)
- [2010 Reform Provisions by Grandfathered, Funding, & Employer Size](#)
- [2010 Employer's Guide to Health Care Reform](#)

Governmental Resources:

- www.healthreform.gov
- www.whitehouse.gov/healthreform
- Grandfathering—[Fact Sheet](#), [FAQs](#)
- Patients Bill of Rights—[Fact Sheet](#)
- Coverage of Children to Age 26—[Fact Sheet](#), [FAQs](#)
- Early Retiree Reinsurance Program—[Application](#), [Instructions](#)



Recommended Preventive Services

[Click here for a detailed list of current guidelines and recommendations.](#)

Covered Preventive Services for Adults

- Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse** screening and counseling
- Aspirin** use for men and women of certain ages
- Blood Pressure** screening for all adults
- Cholesterol** screening for adults of certain ages/higher risk
- Colorectal Cancer** screening for adults over 50
- Depression** screening for adults
- Type 2 Diabetes** screening adults with high blood pressure
- Diet** counseling for adults at higher risk for chronic disease
- HIV** screening for all adults at higher risk
- Immunization** vaccines for adults--doses, recommended ages, and recommended populations vary:

Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza, Measles, Mumps, Rubella (MMR), Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella

- Obesity** screening and counseling for all adults
- Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- Tobacco Use** screening for all adults and cessation interventions for tobacco users
- Syphilis** screening for all adults at higher risk

Covered Preventive Services for Women, Including Pregnant Women

- Anemia** screening on a routine basis for pregnant women
- Bacteriuria** urinary tract or infection screening for pregnant women
- BRCA** counseling about genetic testing for women at higher risk
- Breast Cancer Mammography** screenings every 1-2 yrs for women over age 40
- Breast Cancer Chemoprevention** counseling for women at higher risk
- Breast Feeding** interventions to support and promote breast feeding
- Cervical Cancer** screening for sexually active women
- Chlamydia Infection** screening for younger & higher risk women
- Folic Acid** supplements for women who may become pregnant
- Gonorrhea** screening for all women at higher risk
- Hepatitis B** screening for pregnant women at their first prenatal visit
- Osteoporosis** screening for women age 60+ depending on risk factors
- Rh Incompatibility** screening for all pregnant women and follow-up testing for women at higher risk
- Tobacco Use** screening and interventions for all women, and expanded counseling for pregnant tobacco users
- Syphilis** screening for all pregnant women or women at increased risk

Covered Preventive Services for Children

- Alcohol and Drug Use** assessments for adolescents
- Autism** screening for children at 18 and 24 months
- Behavioral** assessments for children of all ages
- Cervical Dysplasia** screening for sexually active females
- Congenital Hypothyroidism** screening for newborns
- Developmental** screening for children under age 3, and surveillance throughout childhood
- Dyslipidemia** screening for children at higher risk of lipid disorders
- Fluoride Chemoprevention** supplements for children without fluoride in their water source
- Gonorrhea** preventive medication for the eyes of all newborns
- Hearing** screening for all newborns
- Height, Weight and Body Mass Index** measurements for children
- Hematocrit or Hemoglobin** screening for children
- Hemoglobinopathies** or sickle cell screening for newborns
- HIV** screening for adolescents at higher risk
- Immunization** vaccines for children from birth to age 18 —doses, recommended ages, and recommended populations vary:

Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza, Measles, Mumps, Rubella (MMR), Meningococcal, Pneumococcal, Rotavirus, Varicella

- Iron** supplements for children ages 6-12 months at risk for anemia
- Lead** screening for children at risk of exposure
- Medical History** for all children throughout development
- Obesity** screening and counseling
- Oral Health** risk assessment for young children
- Phenylketonuria (PKU)** screening for genetic disorder in newborns
- Sexually Transmitted Infection (STI)** prevention counseling for adolescents at higher risk
- Tuberculin** testing for children at higher risk of tuberculosis
- Vision** screening for all children

