OVERVIEW
Preventive health services constitute primary healthcare that is aimed at the prevention of disease or disability. This includes services proven effective in avoiding the occurrence of a disease (primary prevention) and services proven effective in mitigating the consequences of an illness or condition (secondary prevention). Effective September 23, 2010 under the Patient Protection and Affordable Care Act (PPACA), coverage is provided for many preventive services without cost share to patients. This policy provides an overview of the preventive services for Commercial Products that are covered at no cost share to the member and the coding guidelines to ensure that the claim is processed at the correct member benefit.

Please Note: For BlueCHiP for Medicare members, see the separate policy for “Preventive Services for BlueCHiP for Medicare.”

MEDICAL CRITERIA
Not applicable

PRIOR AUTHORIZATION
Prior authorization is generally not required; exceptions are noted in this policy.

POLICY STATEMENT
Commercial Products
Preventive services as defined in this policy are covered at no cost share for members as applicable under a member’s preventive health services benefits. To ensure correct claims processing, claims must be filed according to the guidelines that are found in this document:

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Note: Updates to the policy requirements are made annually in June; however, all applicable CPT and HCPCS annual coding updates are reflected on the Preventive Services for Commercial grid for January.

Coverage follows recommendations by:

- United States Preventive Services Task Force (USPSTF) “A or B” Recommendations
- Advisory Committee of Immunization Practices (ACIP), Centers for Disease Control (CDC)
- Health Resources and Services Administration (HRSA) Guidelines for Preventive Care & Screenings for Infants, Children and Adolescents, including the Bright Futures/American Academy of Pediatrics recommendations.
- HRSA Women’s Preventive Services Guidelines

Note: Coverage for newly recommended preventive health services is made no later than one year after the release date of the recommendation.

In some instances, plan policy may be more generous than the minimum requirement for healthcare reform.

Cost-Sharing Rules
Generally, cost-sharing may not be imposed on preventive health services. The Interim Final Regulations (IFR) issued by The Department of Health & Human Services provides cost-sharing rules for office visits, including those where both preventive health services and other services are provided. Those rules are as follows:

- **For in-network providers**: Whether plans may apply cost-sharing requirements to office visits during which preventive health services are administered depends on the way the services are billed.

- Where a preventive health service is billed separately from an office visit, a plan may impose cost-sharing on the office visit, but not on the preventive health service.

- Where a preventive health service is not billed separately from an office visit, a plan may not impose cost-sharing on the office visit. The IFR instructs plans to look to the primary intent of the visit. If the primary intent of the visit is to provide preventive health services, then cost-sharing may not be imposed. However, if the primary intent of the office visit is for services other than preventive health services, then cost-sharing may be imposed even if a preventive health service is provided during the visit (e.g., cost-sharing may be levied on an office visit for abdominal pain even if the patient receives a blood pressure screening because the primary intent was for services other than preventive health services).

- If during a screening colonoscopy a polyp needs to be removed that service and other associated charges are paid without cost share.

- **For out-of-network providers**: Plans may apply cost-sharing requirements to preventive health services that are delivered by an out-of-network provider; this includes cost-sharing attached to the office visit as well as the actual services provided.

- **For institutional providers**: Cost-sharing for facility charges when preventive and non-preventive services are performed at the same time: Cost-sharing will not be applied to a facility fee when one of the procedures is considered a preventive service. For example, when a screening colonoscopy and endoscopy are performed at the same time there will be no cost-sharing for the facility charges as the screening colonoscopy is a preventive service.

Where a plan provides coverage for preventive services in excess of those contained in the sources listed above, the plan may impose cost-sharing requirements on such services. Additionally, plans may impose cost-sharing on any treatment given as a result of the preventive health service (e.g., cholesterol medication when a cholesterol screening indicated high cholesterol). (45 C.F.R. § 147.130(a)(2)

**Coding and Reimbursement Notes**

- For local participating providers, some codes within this policy are covered services but providers will not be separately reimbursed for the services.

- Append modifier 33 (Preventive Services) to pathology services for a preventive colonoscopy and an injection filed with a contraceptive.

- Preventive Evaluation and Management office visit codes should not be filed on the same date of service as one of the preventive medicine counseling codes (99401-99404). According to CPT instructions, preventive codes 99381 - 99397 include counseling, anticipatory guidance, and risk factor reduction interventions that are provided at the time of the initial or periodic comprehensive preventive medicine examination. Preventive Medicine counseling and risk factor reduction services (99401-99404) are separate face-to-face encounters for the purpose of promoting health and preventing illness or injury. Preventive medicine counseling and risk factor reduction interventions will vary with age and should address such issues as family issues,
appropriate diet and exercise, substance use, high-risk behavior, avoidance of injury, and discussion of available and/or diagnostic results.

**Service Limitations**
- Service limitations are based on calendar/plan year depending on the member’s contract.
- Two preventive visits per year for adults are allowed in the event the member changes PCPs during the year or to allow for a woman to have a preventive visit with her PCP and her GYN.

**COVERAGE**
Benefits may vary between groups/contracts. Please refer to the Subscriber Agreement for applicable preventive health services coverage/benefits.

**BACKGROUND**
Federal Healthcare Reform: Patient Protection and Affordable Care Act Preventive Health Services
On Tuesday, March 23, 2010, President Obama signed into law the “Patient Protection and Affordable Care Act” (“PPACA”), which had been passed by the House just days earlier. A reconciliation bill was signed by the President on March 30, 2010. The PPACA as amended by the reconciliation bill is collectively referred to as the “Act” in this summary. The Departments of Health & Human Services, Treasury, and Labor issued Interim Final Regulations (“IFR”) implementing preventive health services on July 14, 2010. This summary provides an overview of the preventive health services provisions of the Act as clarified by the IFR.

**Summary**
For plan years beginning on or after September 23, 2010, individual and group health plans must provide coverage for preventive health services. Such coverage may not include any cost-sharing requirement if provided by in-network providers. Plans may, however, impose cost-sharing requirements on preventive health services administered by out-of-network providers. Cost-sharing includes copayments, deductibles, and coinsurance. (§ 1001 of PPACA; § 2713 of PHSA; 45 C.F.R. § 147.130)

**Scope**
Applicable to all individual health plans and group health plans, whether insured or self-funded. (§ 1001 of PPACA; § 2713(a) of PHSA; 45 C.F.R. § 147.130(a)

**Preventive Health Services**
The IFR defines preventive health services using the following resources as reference:
- Services that have an A or B rating in the current recommendations of the U.S. Preventative Services Task Force (USPSTF);
- Immunization recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- Preventive care and screenings for infants, children, and adolescents as outlined in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); and
- Preventive care and screenings for women as outlined in the comprehensive guidelines supported by the HRSA. (45 C.F.R. § 147.130(a))

Section V of the Preamble to the IFR includes lists of preventive health services that must be covered without cost-sharing when delivered by an in-network provider.

HHS will maintain a website containing the most current list of preventive health services, available at: http://www.HealthCare.gov/center/regulations/prevention.html

Nothing contained in the IFR prevents a plan from providing coverage for preventive services in addition to those set forth in the above-cited sources. In addition, plans may deny coverage for preventive services not contained in the four sources listed above. (45 C.F.R. § 147.130(a))
Changes to Preventive Health Services
Plans must provide coverage for newly recommended preventive health services no later than one year after
the recommendation is made. Where a service is no longer recommended by one of the four sources
referenced above, plans are not required to provide coverage for such service. However, pursuant to other
PPACA provisions, plans must provide 60 days’ notice to a member before ceasing to provide coverage for
that item. (45 C.F.R. § 147.130(b)(2); see also § 2715(d)(4) of the PHSA)

Women’s Health
On August 1, 2011, the Department of Health and Human Services (HHS) adopted additional Guidelines for
Women’s Preventive Services including
- Well-woman visits,
- Support for breast-feeding equipment and replacement supplies,
- Human papilloma virus screening,
- Contraception, and
- Domestic violence screening
- All Preventive health services for women are covered without cost-sharing effective August 2012.

The guidelines were recommended by the independent Institute of Medicine (IOM) and based on scientific
evidence. Refer to the following document for a full list of covered services:
HRSA Womens Guidelines

Interval of Preventive Health Services
If the recommendation or guideline listed above contains details as to the frequency, method, treatment, or
setting for the provision of a service, coverage for that preventive health service must reflect such
recommendations. If, however, the recommendation or guideline is silent as to the frequency and other
details, the plan may use “reasonable medical management techniques to determine any coverage limitations.”
(IFR, Preamble § II; 45 C.F.R. § 147.130(a)(4))

Impact on State Mandates
To the extent that State law is more generous than the preventive services requirement, such mandates
control. (§ 2724 of PHSA).

Grandfathering
Grandfathered plans are exempt from the preventive services requirements outlined herein.

Effective Date
Plan years beginning on or after September 23, 2010.

Preventive health services constitute primary healthcare that is aimed at the prevention of disease or disability.
This includes services proven effective in avoiding the occurrence of a disease (primary prevention) and
services proven effective in mitigating the consequences of an illness or condition (secondary prevention).

Coverage must follow recommendations by:
- United States Preventive Services Task Force “A or B” Recommendations:
  USPSTF A and B Recommendations
- Advisory Committee of Immunization Practices, Centers for Disease Control (CDC)
- HRSA Guidelines for Preventive Care & Screenings for Infants, Children and Adolescents, including
  the Bright Futures/American Academy of Pediatrics recommendations.
  Bright Futures AAP
Coverage for newly recommended preventive health services is made no later than one year after the release date of the recommendation.

CODING
Commercial Products
The Commercial Preventive Services listed in the following grid are in alphabetical order. The services are covered without copayment/coinsurance and deductibles. Services not identified by the PPACA as preventive health services are covered in accordance with the applicable benefit section of the member's Subscriber Agreement. Cost share such as copayments, deductibles and coinsurance may apply. To ensure correct application of the preventive benefit, services must be filed as indicated in the attached code grid. This attached code grid reflects the most recent changes or new recommendations. Additional details for the services listed here can be found by accessing the documents contained in this policy. In some instances, plan policy may be more generous than the minimum requirement for healthcare reform.

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Additional coding notes:
- Append modifier 33 (Preventive Services) to pathology services for a preventive colonoscopy and an injection filed with a contraceptive.
- Updates to the policy requirements are made annually in June; however, all applicable CPT and HCPCS annual coding updates are reflected on the Preventive Services for Commercial grid for January.

RELATED POLICIES
Bone Mineral Density Studies
Breast Pumps
Colorectal Screening Mandate
Contraceptive Drugs and Devices Mandate
Intensive Behavioral Therapy (IBT) for Obesity
Lactation Consultations
Mammograms and Pap Smears Mandate
Nutritional Counseling/Medical Nutritional Therapy
Newborn Metabolic, Endocrine, and Hemoglobinopathy, and the Newborn Hearing Loss Screening Programs Mandate
Prostate Specific Antigen (PSA) Screening/Testing Mandate
Preventive Services for BlueCHIP for Medicare
Smoking Cessation Mandate
Visual Screening for Children Aged 0-5 Years

PUBLISHED
Provider Update, August 2019
Provider Update, August 2018
Provider Update, September 2017
Provider Update, August, 2016
Provider Update, August, 2015
Provider Update, August, 2014
Provider Update, September 2012
Policy Update, August 2010

REFERENCES
1. Preventive Health Services, HealthCare.gov What are my preventive care benefits?
2. U.S. Preventive Services Task Force USPSTF A and B Recommendations
3. Health Resources and Services Administration (HRSA) Women’s Preventive Services Guidelines
4. American Academy of Family Physicians (AAFP) Summary of Recommendations for Clinical Preventive Services
5. American Academy of Pediatrics [Website link]
6. American Academy of Pediatrics, Bright Futures Recommendations for Preventive Pediatric Health Care
7. Centers for Disease Control and Prevention (CDC) Advisory Committee on Immunization Practices (ACIP):
   [Website link]

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