

# How will Health Care Reform impact your health insurance coverage?



On behalf of your employer, Excellus BlueCross BlueShield is providing this information to help you better understand the Health Care Reform requirements and how your health insurance coverage will change.

## Now your health insurance will have:

- Coverage of dependents to age 26\*
- No exclusions for pre-existing conditions for children to age 19
- No lifetime maximums or annual dollar limits\*
- Coverage for preventive services\*

\*Some of the provisions under health care reform do not apply to a health plan that is "grandfathered." A "grandfathered" group health plan had to be in effect on March 23, 2010 (the date the new law was passed).

## What does that mean?

### Coverage of dependents to age 26

Adult children can join or remain on your family policy until they turn 26. For example, any adult child who meets the requirements listed below will be extended coverage until the last day of the month following his/her 26th birthday.

The adult child must be:

- under the age of 26 and may enroll on their parent's health insurance plan during open enrollment or due to a qualifying event.

\*Health insurance policies that are grandfathered do not have to provide coverage for dependents up to age 26 if the dependent is eligible for group coverage outside their parents' plan.

### No lifetime dollar maximums or annual dollar limits on essential benefits

Any service designated as "essential" will no longer have an annual and/or lifetime dollar limit. These "essential services" as defined by the Health Care Reform federal mandate include: Ambulatory services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services, prescription drugs, rehabilitative and habilitative care, laboratory services, preventative and wellness service and chronic disease management, pediatric services, including oral and vision care.

\*Health insurance policies that are considered grandfathered may impose annual limits on essential benefits (as long as they meet the health care reform minimum limit for that year).

### No exclusions for pre-existing conditions for children to age 19

Health Insurance Plans are prohibited from excluding coverage for services related to a pre-existing condition for any length of time. None of the services covered in your base health insurance policy will change as a result.



## Coverage for in-network preventive services

Your health insurance now covers designated in-network preventive services without any member cost sharing.

The preventive health services that will now be covered in full include five categories: Certain Pregnancy-Related Care, Children’s Preventive Services, Screening Services, Health Promotion Education Counseling Services, & Immunizations. Below is a detailed listing of covered preventive services.

Preventive Services	Restrictions
Abdominal Aortic Aneurysm Screening	men aged 65–75, limit once per lifetime
Alcohol Misuse Screening and Behavioral Counseling Interventions	none
Asymptomatic Bacteriuria Screening in Pregnant Women	none
Bone Density (osteoporosis screening)	women over 60, limit once every 2 yrs
Breast and Ovarian Cancer Susceptibility Genetic Risk Assessment	none
Breast Cancer Screening	women 40 and older
Breastfeeding, Primary Care Interventions	none
Cervical Cancer Screening	for women
Chlamydia Screening	for women only, limit 2 per yr
Colorectal Cancer Screening	ages 50-75
Congenital Hypothyroidism Screening in Newborns	age less than 1 yr
Dental Caries in Preschool Children, Prevention	age less than 6 yrs
Depression Screening (adults)	none
Type II Diabetes Screening	none
Behavioral Counseling in Primary Care to Promote Healthy Diet	none
Gonorrhea Screening	for women
Hearing Loss Screening for Newborns	age equal or less than 1 yr
Hepatitis B Virus Infection Screening for Pregnant Women	none
High Blood Pressure Screening	none

Preventive Services	Restrictions
HIV Screening	limited to twice per yr
Iron Deficiency Anemia Screening for Pregnant Women	none
Lipid Screening	limited to once per yr
Major Depressive Disorder Screening for Children and Adolescents	none
Obesity Screening (Adult)	none
Phenylketonuria Screening (Children)	age less than 1 yr
Rh (D) Incompatibility Screening in Pregnant Women	none
Childhood Obesity Screening and Interventions	none
Sexually Transmitted Infections Counseling	none
Sickle Cell Disease Screening	age less than 1 yr
STD Testing Based on Risk (other than Chlamydia and HIV)	none
Syphilis Infection Screening	none
Tobacco Use and Caused Disease Counseling	none
Tuberculosis Screening	none
Visual Impairment Screening in Children Younger than age 5	none
Cover Pediatric Immunizations (according to ACIP schedule)	age less than 19 yrs
Adult Immunizations	none
Pediatric Preventive Health Care “Bright Futures”	none
Adult Preventive Exam	none

\*Health insurance policies that are considered grandfathered are not required to provide preventive services as outlined in health care reform.

For more information visit [excellusbcb.com/healthreform](http://excellusbcb.com/healthreform)

