Women’s Preventive Care Services

Under the health reform law, fully insured and self-funded non-grandfathered health plans are required to cover preventive care services without cost-sharing (copayment, coinsurance or a deductible) as long as they are received in the health plan’s network.

While grandfathered plans are not required to make these changes, some have chosen to offer preventive care services at no cost-share. UnitedHealthcare small business plans (generally 2-99 employees) cover preventive care services without cost-sharing regardless of grandfathered status.

The new list of women’s preventive care services is an extension of the existing preventive care services provision that went into effect under the health reform law Sept. 23, 2010. The following eight categories of women’s preventive care services are covered without cost-share as of the health plan’s first renewal date on or after Aug. 1, 2012. Many of the preventive care services covered by UnitedHealthcare go beyond the health reform law’s requirements:

1. **Breast-feeding support, supplies and counseling.** Lactation support and counseling and breast-feeding equipment are covered without cost-share for each birth. UnitedHealthcare covers the purchase of a personal, double-electric breast pump when received through a network doctor or approved durable medical equipment suppliers. Lactation counseling is covered when performed by a network physician or health care professional and billed according to our Preventive Care Services Coverage Determination Guideline.

2. **Contraception methods and counseling.** Prescribed FDA-approved contraception methods, sterilization procedures and patient education and counseling for all women with reproductive capacity. All methods does not mean all contraceptives. Only those on our Preventive Care Medications List are covered without cost-sharing. Certain religious institutions may be exempt from covering contraception services.

3. **Domestic violence screening.** Annual screening and counseling for interpersonal and domestic violence.

4. **Gestational diabetes screening.** Required for pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for women identified to be at high risk for diabetes. UnitedHealthcare will cover gestational diabetes screening for all pregnant women, regardless of gestational week.

5. **Human immune-deficiency virus (HIV) counseling and screening.** Annual counseling and screening for all sexually active women.

6. **Human papillomavirus (HPV) testing.** Screening should begin at 30 years of age, and need not occur more than every three years.

7. **Sexually transmitted infections counseling.** Annual counseling for all sexually active women.

8. **Well-woman visits.** Includes visits to obtain the recommended preventive services plus preconception counseling and prenatal care. Today, UnitedHealthcare covers many women’s preventive health care services, including mammograms, screenings for cervical cancer, and immunizations, without cost-sharing in qualifying health plans. Multiple preventive visits may be required in the same year to receive the preventive care services.

Review our Preventive Care Services Coverage Determination Guideline that assigns specific codes and identifies what services are covered without cost-share. Consult your UnitedHealthcare representative if you have questions, or visit the United for Reform Resource Center at uhc.com/reform for more information.

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