

Affordable Care Act: Free Preventive Care Services

The provisions of The Affordable Care Act, which became effective on 1/1/14 are becoming more scrutinized. Starting with the coverage, at no cost to the patient, of preventive services, screenings, educational resources and care for adults and children, the goal here is to focus on the matters that impact your life positively, and can help you and your family achieve better health and gain a greater peace of mind.

One of the ACA's main objectives is to shift the current state of our healthcare system from curative and reactive to preventive, in order to save lives, money and resources. This overhaul of the healthcare system is intended to radically change the way medicine now works, away from paying for the quantity of services and treatments given to patients, often unnecessarily, to rewarding medical providers and facilities for successful, long lasting, better managed and therefore less expensive outcomes. The following provisions will become a patient's right, to be covered at no cost, not even an office copay, even if the yearly deductible or out of pocket have not been met in full.

A word of caution: if a screening is done as part of an office visit relating to another condition, the primary diagnosis listed on the claim will affect your final cost. For example, if you see a physician for pain relating to a bad knee, and a blood pressure reading is taken, this visit will not be free to you, as the primary reason for your visit is not to get the blood pressure screening.

Here are the main areas of no-cost coverage for adults (check this blog in coming weeks for Women Only, Men Only and for Children related guidelines).

1. Alcohol Use screening and counseling

Screening and evaluation services are covered under the ACA. Counseling, treatment and resources to help you reduce or stop misuse should be made available at no or reduced cost.

2. Aspirin Use

If you are a woman between 55 and 79, or a man between 45 and 79, or if you are considered high risk for cardiovascular disease due to your personal or family history, this service is intended to provide you with an evaluation and the education you may need to lower your risk or manage your current health situation.

3. Blood Pressure screening

Checking your blood pressure is recommended every 2 years, and more often after age 40. Many severe conditions such as strokes, heart disease, kidney disease can be avoided or safely managed when hypertension (high blood pressure) is diagnosed early and controlled. Let your physician advise you on risks and treatment options.

4. Cholesterol screening

Screening for and treatment of high cholesterol are paramount to avoid a heart attack or chronic heart disease. Any adult with risk factors should be periodically tested. These include smoking, hypertension, diabetes, obesity, or a family history of heart disease. Men over 35 should also get checked regularly.

5. Colorectal Cancer screening

For adults over 50 (or those younger with a family history of colorectal cancer), this screening should be done every few years. It may involve simple tests such as a fecal occult blood test or more extensive ones

done in a facility such as a colonoscopy. Your physician will recommend the most appropriate testing method based on your risk factors: history of polyps or growths, smoking, alcohol abuse, family history, obesity, lack of physical activity, personal history of inflammatory intestinal disease such as Crohn's disease or ulcerative colitis.

6. Depression screening

Depression affects millions of people. A proper and timely diagnosis is the first step to a healthier, happier you. Treatment options are available to manage and overcome it. Do contact your physician for a screening if you are feeling hopeless, have thoughts of suicide, have lost interest in activities you used to enjoy, if your sleeping habits have drastically changed or if you feel "down" for more than a couple of weeks.

7. Diabetes screening

Type 2 diabetes is a serious disease which may lead to neuropathy, kidney and heart disease, blindness and other life threatening conditions. As many people do not have symptoms or are not aware of what they mean, choose this screening tool to evaluate your risk and get management advice from your physician. Receiving lifestyle choices information is a good way to lower your risks.

8. Diet Counseling

Giving you personalized nutritional advice, helping you make the best diet choices, supporting you in creating and implementing a food plan, are ways your physician can help you succeed at building a healthier lifestyle, lowering your risk factors or better managing your present conditions.

9. HIV screening

Every person age 15 to 65 should be tested at least once, as well as pregnant women. Those with high risk factors, and those whose present behavioral circumstances show they may be at risk, should be tested regularly and often. Your doctor will help evaluate your risk level and provide advice and educational resources.

10. Immunizations and Vaccines

There are a dozen immunizations about to be covered under the ACA at no cost to patients. Some are given yearly (flu for example), others every few years or once a lifetime (tetanus, shingles, Hepatitis A or B etc). Based on your personal history, age and risk factors, your physician will recommend the necessary and most appropriate vaccinations for you.

11. Obesity

Screening and counseling are covered under the ACA. Whether to evaluate your BMI (Body Mass Index), lower your health risks, or help you lose weight, many services and educational tools are available as of January 2014.

12. Sexually transmitted diseases prevention counseling

Every sexually active person should be tested periodically for STD such as chlamydia, gonorrhea and syphilis. Pregnant women can also pass a disease to their unborn child. These are treatable and curable diseases; getting an early diagnosis will also help guarantee that no long-term health problems such as sterility develop.

13. Tobacco use screening

Smoking is the most preventable cause of disease and death in the U.S. The range of higher risk factor levels for a smoker include all major classes of diseases, from cancer to heart disease to breathing problems

to strokes. Stopping cessation success depends on many factors which your doctor will help evaluate and manage. Guidance, support and educational tools will be provided.

Some important points:

a. You must use medical providers that are part of your Marketplace plan or network.

b. If you are covered under a grandfathered plan, these guidelines may not apply to you. Please check with your plan administrator, HR department, insurance company or broker.

For more info on the ACA in your area: <https://localhelp.healthcare.gov/>

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