

# Preventive care benefits



*The Affordable Care Act and Vermont state mandates define your plan's preventive benefit. The no cost-to-you preventive services are based on the recommendations of four expert medical and scientific bodies:*

- The United States Preventive Services Task Force (USPSTF) list of A- or B-rated services;
- The Advisory Committee on Immunization Practices
- The Health Resources and Services Administration's Bright Futures Program; and
- The Health Resources and Services Administration's women's preventive services guidelines.

The chosen experts listed above provide guidance and research to determine the most effective care for national health. This means that your plan covers services that most of the public needs at no cost to you. We also cover Vermont state mandates as required.

The experts listed above do not base their recommendations on any one person's medical history or other risk factors. Your provider may order tests or services for you that he or she considers "preventive" based on your personal or family history or other risk factors. These services may not be eligible at no cost to you unless the expert medical and scientific bodies listed also recommend them for overall population health.

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## **Preventive care and diagnostic care are different.**

Preventive care confirms your good health when it appears you are free of symptoms or disease.

Diagnostic care occurs when you go to your provider with symptoms. Your provider will recommend screenings and tests to diagnose the cause of your symptoms. While we cover these services, you may have to pay deductibles, co-payments and/or co-insurance.

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## **Preventive care can turn into diagnostic care**

Sometimes a provider begins a preventive screening or test and finds or suspects disease.

The provider then bills for a diagnostic procedure. You may have to share in the cost.

Also, if you have a history of a particular illness, a screening related to that illness might be diagnostic for you even though it may be preventive for someone else.

birth  
control

breast  
health

colonoscopy

cervical  
screenings

STD screenings

vaccines

well visits

For a full list of current preventive care services and supplies, and the corresponding billing codes (these are codes your provider submits to us), please visit [www.bcbsvt.com/member/preventive-care](http://www.bcbsvt.com/member/preventive-care).

**We'll see you through.**

[www.bcbsvt.com](http://www.bcbsvt.com)



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