Women’s Preventive Services under the Affordable Care Act

Under the Patient Protection and Affordable Care Act ([PPACA], also called the Affordable Care Act or ACA), expanded coverage for women’s preventive health care services becomes effective on the first day of the plan year beginning on or after August 1, 2012 (i.e., January 1, 2013 for HealthFlex). The new guidelines expand on the coverage of women’s preventive services that health plans, including HealthFlex, are required to provide without cost-sharing, e.g., without co-payments, co-insurance or deductibles to be paid by the participant. HealthFlex currently covers many of the preventive services listed below; however, beginning January 1, 2013, HealthFlex will cover all required services described below without cost-sharing for participants.

The following preventive services for women will be covered by HealthFlex, with no co-payment, co-insurance or deductibles:

- Well-woman visits
- Sexually transmitted infections counseling and HIV screening
- Domestic violence screening and counseling
- Human Papillomavirus testing
- Contraception methods and counseling
- Gestational diabetes screening
- Breastfeeding support, supplies and counseling

Additional information on women’s preventive services is provided by Blue Cross and Blue Shield of Illinois (BCBSIL), UnitedHealthcare (UHC) and Express Scripts—the health and pharmacy plan administrators for HealthFlex participants. Please consult the BCBSIL or UHC benefit booklets for information on a specific preventive service.

Contraceptive Services

The expanded coverage of women’s preventive services includes a requirement that plans cover all Food and Drug Administration (FDA)-approved contraceptive services. This contraceptive requirement has received significant media coverage with respect to health plans of certain religious employers. Certain emergency contraceptives are included in this requirement, including Plan B and “ella,” which are approved by the FDA for sale as emergency contraception in the United States. As required, HealthFlex will cover these medications. According to academic research, emergency contraceptive pills (sometimes called “morning-after pills”) prevent pregnancy primarily by delaying or inhibiting ovulation; they do not cause a medicated abortion.

The pill known as mifepristone or RU-486 (often called the “abortion pill”) is a different drug from ella or Plan B. RU-486 is not covered by the federal requirement, nor is it covered under the HealthFlex plan.
More Information

More information about health care reform is available on Wespath’s health care reform webpage. Please send your questions to healthcare改革@wespath.org. General information about health care reform is available from the federal government at www.healthcare.gov.

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