

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

*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 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 | Preventive Services | Restrictions |
|--|---|--|-------------------------|
| Abdominal Aortic Aneurysm Screening | men aged 65–75, limit once per lifetime | HIV Screening | limited to twice per yr |
| Alcohol Misuse Screening and Behavioral Counseling Interventions | none | Iron Deficiency Anemia Screening for Pregnant Women | none |
| Asymptomatic Bacteriuria Screening in Pregnant Women | none | Lipid Screening | limited to once per yr |
| Bone Density (osteoporosis screening) | women over 60, limit once every 2 yrs | Major Depressive Disorder Screening for Children and Adolescents | none |
| Breast and Ovarian Cancer Susceptibility Genetic Risk Assessment | none | Obesity Screening (Adult) | none |
| Breast Cancer Screening | women 40 and older | Phenylketonuria Screening (Children) | age less than 1 yr |
| Breastfeeding, Primary Care Interventions | none | Rh (D) Incompatibility Screening in Pregnant Women | none |
| Cervical Cancer Screening | for women | Childhood Obesity Screening and Interventions | none |
| Chlamydia Screening | for women only, limit 2 per yr | Sexually Transmitted Infections Counseling | none |
| Colorectal Cancer Screening | ages 50-75 | Sickle Cell Disease Screening | age less than 1 yr |
| Congenital Hypothyroidism Screening in Newborns | age less than 1 yr | STD Testing Based on Risk (other than Chlamydia and HIV) | none |
| Dental Caries in Preschool Children, Prevention | age less than 6 yrs | Syphilis Infection Screening | none |
| Depression Screening (adults) | none | Tobacco Use and Caused Disease Counseling | none |
| Type II Diabetes Screening | none | Tuberculosis Screening | none |
| Behavioral Counseling in Primary Care to Promote Healthy Diet | none | Visual Impairment Screening in Children Younger than age 5 | none |
| Gonorrhea Screening | for women | Cover Pediatric Immunizations (according to ACIP schedule) | age less than 19 yrs |
| Hearing Loss Screening for Newborns | age equal or less than 1 yr | Adult Immunizations | none |
| Hepatitis B Virus Infection Screening for Pregnant Women | none | Pediatric Preventive Health Care “Bright Futures” | none |
| High Blood Pressure Screening | 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