



State Health Plan 101 Webinar

Preventive Benefits

March 2022

Agenda

- The Importance of Prevention
- Preventive Benefits
- Preventive Medications
- How to Avoid Extra Health Care Costs
- Questions



The Importance of Prevention

- The only thing better than a cure is prevention!
- Preventive services help you stay healthy. A provider isn't someone to see only when you're sick.
- Providers also provide services that help prevent medical problems and help keep you healthy.
- Get the preventive care you need – schedule an annual check-up with your Primary Care Provider.
- Staying healthy can help you live a fuller life.



Affordable Care Act (ACA) Benefits

- The State Health Plan offers certain preventive services and medication benefits at no cost to you.
- This means you don't have to pay a copay or coinsurance, even if you haven't met your deductible.
- These no-cost benefits are part of the federal Affordable Care Act (ACA).
- These benefits include:
 - Preventive care services
 - Preventive medications



70/30 PPO, 80/20 PPO & HDHP Preventive Care Services

- For members in the 70/30 PPO Plan, the 80/20 PPO Plan or the High Deductible Health Plan (HDHP), the State Health Plan pays 100% of certain preventive care services with no out-of-pocket costs to you.
- Preventive care is routine health care that includes screenings, checkups and patient counseling to help prevent illnesses, disease or other health problems.
- There may be some exceptions, so it's important to know what qualifies as preventive care and what questions to ask your provider to avoid extra costs.
- Preventive care is covered at 100% when:
 - 1) It is provided by an in-network provider,
 - 2) The claim is filed as a preventive visit and
 - 3) Services are identified as preventive care under the ACA.
- This list is not complete, so make sure you check the State Health Plan website under your [benefit plan](#) – for a full list of services and any limitations.
- A Summary of Preventive Care Services – including services for men, women, pregnant women and infants, teens and children – is available on the State Health Plan [website](#).

See Your Benefit Booklet for Preventive Care Services Details

- For full details on preventive care services, members should check the Preventive Services sections in the benefit book for their plan located on the Plan's [website](#).
- Members should know that:
 - This benefit is *only* for services that indicate a primary diagnosis of preventive or wellness and which are identified by federal legislation as being eligible.
 - Services that *do not* include a primary diagnosis of preventive or wellness will be subject to your in-network benefit level for the location where services are received.
- Example – Colonoscopy:
 - If the service is billed as preventive, there is no charge.
 - If the service is billed as diagnostic, to treat an existing condition or illness, the in-network charge will apply.

70/30 & 80/20 PPO Plan Preventive Medications

- For members in the 70/30 and 80/20 PPO plans, the State Health Plan pays 100% of certain preventive medications.
- They include:
 - Medication and supplements to prevent certain health conditions for adults, women and children
 - Medication and products for quitting smoking or chewing tobacco (tobacco cessation)
 - Medication used prior to screenings for certain health conditions in adults
 - Vaccines and immunizations to prevent certain illnesses in infants, children and adults
 - Contraceptives for women
- A convenient list of no-cost preventive medications is available on the Plan's [website](#).
- You can take this list with you when you or your family has a checkup or annual exam.
- Remember, your provider must write a prescription for these preventive medications to be covered at 100%, even if they are listed as over-the-counter.
- **The HDHP has a different Preventative Medication List which is available on the Plan's [website](#).**

How to Avoid Extra Health Care Costs

- Under the 70/30 Plan, the 80/20 Plan and the HDHP, you can avoid extra health care costs by asking your health provider the right questions!
- Ask your provider:
 - Will any additional tests or treatments I get during my appointment not be considered preventive care?
 - Will talking about other topics that are not considered preventive care during my appointment lead to out-of-pocket costs?
 - Can any routine lab work be sent to a Blue Cross NC in-network lab to lower any out-of-pocket costs?

How to Avoid Extra Health Care Costs, con't.

- Not all services are covered at 100%!
- Here are some examples of common services your provider may do that are not 100% covered preventive care and that may cost you money at your provider's office or lab:
 - Chest X-rays
 - EKGs (electrocardiograms)
 - Hormone tests
 - Thyroid tests
 - Urine test
 - Vitamin D tests
- Remember to check your benefit booklet on the Plan's [website](#) for details on your preventive care benefit!



Thank You! Questions?

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