



Understanding preventive care

Preventive services overview

Certain preventive services are covered without charging a deductible, copayment or coinsurance when these services are provided by a network provider.

- Services may vary based on age, gender and health status.
- There may be services you had in the past that will now be covered as preventive, at no additional cost to you.
- And, there may be services you received in the past that were considered preventive, that may no longer be covered as preventive under the new guidelines.

It's important to review your plan documents for the preventive services included in your specific benefit plan.

Refer to your plan documents for specific coverage information for your plan



Preventive services overview

The Patient Protection and Affordable Care Act (PPACA) requires plans to cover preventive care services without cost sharing based on the following guidelines:

- Preventive service “A” and “B” recommendations of the U.S. Preventive Services Task Force (USPSTF).
- Immunizations recommended by the Centers for Disease Control and Prevention Advisory Committee on Immunization Practices (ACIP) and recommendations by the Health Resources and Services Administration (HRSA).
- Pediatric services based on recommendations by the American Academy of Pediatrics Bright Future pediatric schedule, and newborn metabolic screenings.
- Preventive care and screening for women as provided in the comprehensive guidelines supported by the HRSA.

For a complete list of your age/gender preventive care guidelines visit:

www.uhcpreventivecare.com



Preventive services

Certain services can be done for preventive or diagnostic reasons.

Services performed specifically for preventive screening, with no known symptoms, illnesses, or history, are covered as Preventive Care, subject to age and gender guidelines, and health status.

Preventive services are covered when done on a person who:

- has not had the preventive screening done before and does not have symptoms
- has had a screening done within the recommended age/gender guidelines with the findings considered normal
- has had previous diagnostic services with the results being normal
- has a preventive service done that results in a diagnostic service done at the same time, and as an **integral** part of the preventive service (e.g. polyp removal during a preventive colonoscopy), the diagnostic service would still be considered preventive service

Examples: Preventive services

A woman had an abnormal finding on a preventive screening mammography and the follow up study was found to be normal, and the woman was returned to normal mammography screening protocol, then future mammography would be considered preventive.

If a polyp is encountered during a preventive screening colonoscopy, the colonoscopy, removal of the polyp, and associated facility, lab and anesthesia fees done at the same time as the preventive colonoscopy, are covered under the Preventive Care Services benefit.

Summary of preventive services

Examples of covered preventive services include many types of exams subject to age and gender guidelines, which typically include:

Physician office services:

- Routine physical examinations
- Well baby and well child care`
- Immunizations

Lab, X-ray or health screening tests:

- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- Cervical cancer screening
- Prostate cancer screening
- Osteoporosis screening

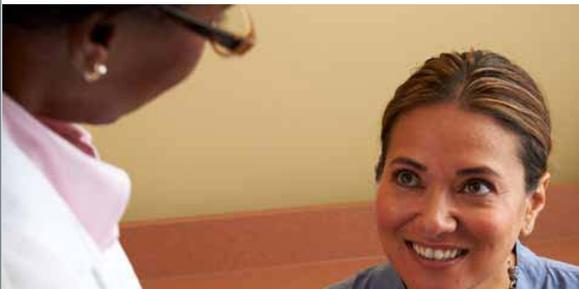


Diagnostic services

Diagnostic services are not covered under the preventive care benefit, but may be covered under another portion of your medical benefit plan.

Services are considered diagnostic care when a person:

- Had abnormalities found on previous preventive or diagnostic services that require further diagnostic services; or
- Had abnormalities found on previous preventive or diagnostic services that would recommend a repeat of the same service within a shortened time period from the recommended preventive screening time period based on age and gender
- Had a symptom(s) that required further diagnosis



Examples: Diagnostic services

- A. A patient had a polyp found and removed at a prior preventive screening colonoscopy. All future colonoscopies are considered diagnostic because the time period between future colonoscopies would be shortened.
- B. A patient had an elevated cholesterol on prior preventive screening. Once the diagnosis has been made, further testing is considered diagnostic rather than preventive. This is true whether or not the patient is receiving treatment.
- C. If a Preventive service results in a diagnostic service being performed at a later point in time, the Preventive Service would be covered under the Preventive Care Services benefit, and the diagnostic service and may be covered under the applicable non-preventive medical benefit.

Coverage limitations and exclusions

- The cost of drugs, medications, vitamins or supplements that are recommended or prescribed for preventive measures are not covered as a preventive care benefit
- Our standard Prescription Drug Rider excludes coverage for over-the-counter (OTC) drugs that do not require a prescription

Examples of exclusions

- Aspirin to prevent cardiovascular disease in men and women
- Folic acid supplements for women who may become pregnant
- Iron supplements for children at risk for anemia
- Tobacco use
 - Counseling in non-pregnant adults
 - Most nicotine replacement products are OTC

How does it work?

Scenario: female physical & mammogram

Member routine gynecological exam

Doctor services rendered Based on age/gender/risk factors

- **Preventive Standard**
- **Government USPSTF A & B coverage:**
 - Cervical Cancer Screening, Pap Smear
USPSTF Rating: A
 - Mammography Screening
USPSTF Rating: B
- **USPSTF standard:**
 - Mammography screening every two years for women aged 50 to 74 years
- **UnitedHealthcare Standard**
 - Mammography screening for all adult women with no age limit

Pap Smear and Pathology

Mammography Screening and Interpretation

Paid as preventive

Not paid as preventive

UnitedHealthcare covers preventive services at 100%

Scenario: colonoscopy consultation

**Member
annual physical**

**Doctor services rendered
Based on age/gender/risk factors**

Preventive Standards

- **Government USPSTF A & B coverage**
 - Colorectal Cancer Screening – Fecal Occult Blood Testing, Sigmoidoscopy or Colonoscopy
USPSTF Rating: A
- **USPSTF Standard:**
 - All adults, every ten years beginning at age 50 until age 75

UnitedHealthcare Standard:

- Preventive services are payable for with no age limit

Colonoscopy consultation

Colonoscopy

Anesthesiology

Pathology

Outpatient facility fee

Paid as preventive

Not paid as preventive

**UnitedHealthcare covers preventive services
at 100% based on covered benefit plan**

Scenario: aspirin therapy

**Member
annual physical**

**Doctor services rendered
Based on age/gender/risk factors**

Government USPSTF A & B coverage

- Aspirin therapy is not on the USPSTF list

UnitedHealthcare Standard:

- Aspirin therapy is not a covered benefit

Aspirin Therapy

Vitamins

Paid as preventive

Not paid as preventive

**UnitedHealthcare claims preventive services
at 100% based on covered benefit plan**

Communication Resources

Communication resources: commonly asked questions



Understanding Preventive Care

Remember the old saying that "an ounce of prevention is worth a pound of cure." This can be especially true when it comes to preventive care services.

Maintaining or improving your health with regular preventive care, along with following the advice of your doctor, can help you stay healthy. Routine checkups and screenings can help you avoid serious health problems, allowing you and your doctor to work as a team to manage your overall health, and help you reach your personal health and wellness goals.

What is Preventive Care?

Preventive care focuses on evaluating your current health status when you are symptom free. Preventive care allows you to obtain early diagnosis and treatment, to help avoid more serious health problems. Even if you're in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious problems.

Your preventive care services may include immunizations, physical exams, lab work and x-rays. During your preventive visit your doctor will determine what tests or health screenings are right for you based on many factors such as your age, gender, overall health status, personal health history and your current health condition.

What is NOT Preventive Care?

Examples of covered preventive services include many types of exams subject to age and gender guidelines, which typically include:



Physician office services:

- Routine physical examinations
- Well baby and well child care
- Immunizations

Lab, X-ray or health screening tests:

- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- Cervical cancer screening
- Prostate cancer screening
- Osteoporosis screening



Preventive or not?

When you visit your doctor, the services you receive will be considered either preventive or non-preventive. See if you can determine in the following scenarios whether the care received would be considered preventive or non-preventive.

Situation 1

A woman visits her network doctor for her annual mammogram.

Answer: This is considered preventive care because her visit is part of a routine annual exam and has not been prompted by any sort of previous diagnosis.

Situation 2

A woman visits her primary doctor and has a mole checked during her preventive exam.

Answer: This is considered preventive care because her visit is part of a routine annual exam and has not been prompted by any sort of previous diagnosis.

Situation 3

A member makes an appointment with a dermatologist for a skin cancer screening.

Answer: The visit to the dermatologist is not considered preventive care. The woman would be responsible for any deductible, coinsurance, or copayment applicable based on her Benefit Plan provisions.



Situation 4

A man who takes medicine for high cholesterol has an annual wellness exam and receives a blood test to measure his cholesterol level.

Answer: Although the man is taking cholesterol medicine, the office visit and the blood test are considered preventive care because they are part of his overall wellness exam.

Situation 5

A man makes quarterly visits to the doctor for blood tests to check his cholesterol level and to confirm the medication dosage level is appropriate.

Answer: The quarterly blood tests are considered non-preventive because they are treatment for an existing condition.

How to use this information

The information provided in this document offer general health screening guidelines. These are based primarily on the recommendations of the U.S. Preventive Services Task Force and other health organizations. Consult your doctor for your specific preventive health recommendations, as he or she is your most important source of information about your health.

For more information on preventive care, please visit www.uhpreventivecare.com to identify your preventive care guidelines.



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Brochure with questions and examples

Preventive care guideline overviews

- Guidelines for All Ages with specific recommendations for:
 - Women's Health
 - Men's Health
 - Children's Health



Why preventive care is important

Preventing disease and detecting disease early, if it occurs, are important to living a healthy life. And the better your health, the lower your health care costs are likely to be. Following these guidelines, along with the advice of your doctor, can help you stay healthy. Talk to your doctor about your specific health questions and concerns, and follow his or her recommendations.

For more information on preventive care, visit our online website at www.ahpreventivcare.com to identify your age and gender-specific preventive care guidelines, based on recommendations of the U.S. Preventive Services Task Force and other health organizations. Use the charts inside this brochure, along with the recommendations provided on our website to talk with your doctor about the preventive health screenings that are right for you.

Guidelines for maintaining your health

Screening Children ages 3-12 years		
Age	Screening test	Frequency
Newborns	Newborn screening (PHU), sickle cell, hearing (optional), hypothyroidism	Once
	Hearing screening	Once
Birth-2 months	Head circumference	At each preventive visit
Birth-18 years	Height (growth) and weight	At each preventive visit
3-5 years	Eye examination	Once



When was your last health exam?

If you can't remember, it's probably time to have one. Real soon! DCI get checkups, although some men's attitudes about checkups may have come from their own fathers who avoided doctors, or thought talking to a doctor was uncomfortable or embarrassing. But, preventing disease and detecting health issues early if they occur, are important to living a healthy life. You also need to watch your weight, exercise regularly and eat healthy. Unfortunately, in our very busy lives, health care often takes a low priority.

Why men's preventive health screenings should matter to you.

Men live, on average, about seven less years than women do in the United States. Part of this life span difference is due to the fact that men don't visit their physicians as often as women.

- The leading cause of death for men is heart disease.*
- Early detection of certain cancers can save your life, reduce the extent of treatment and improve your quality of life.
- Having men, heart disease, cancer, stroke and diabetes account for nearly 60 percent of all deaths.

What preventive health screenings are right for you?

Use our online tool at www.ahpreventivcare.com to identify your age and gender-specific preventive care guidelines, based on recommendations of the U.S. Preventive Services Task Force and other health organizations.

Preventive care services—such as physical exams, immunizations, vaccines, lab work, x-rays and routine screenings—can help you avoid serious health problems and allow early detection of common medical conditions. Working with your doctor, you can use the recommended guidelines to determine which tests or screenings are appropriate for you based on factors such as your age, gender, personal health history and other health concerns. In addition, you can print and e-mail your specific preventive health guidelines, get useful health tips and find other tools to support your overall health.

Take a proactive approach to your health today.

Use the charts inside this brochure, along with our Preventive Care Guidelines at www.ahpreventivcare.com to help safeguard your health, and talk with your doctor to determine the preventive health screenings that are right for you.



Making the most of your health: A guide just for women

As a woman, there's a lot you can do to prevent health problems, including maintaining or improving your health and preventing disease to help you live a healthy life. Seeing your doctor for routine preventive care can help identify health problems before you know something's wrong, which is often when treatment could make the most difference. By scheduling a preventive visit with your doctor, your physician will likely consider your personal risk factors, and lifestyle, then make recommendations for the preventive health screenings that are appropriate for you.

What preventive health screenings are right for you?

Use our online tool at www.ahpreventivcare.com to identify your age and gender-specific preventive care guidelines based on recommendations of the U.S. Preventive Services Task Force and other health organizations. Working with your doctor, you can use the recommended guidelines to

determine which tests or screenings are appropriate for you based on factors such as your age, gender, personal health history and other health concerns. In addition, you can print and e-mail your specific preventive health guidelines, get useful health tips and find other tools to support your overall health.

Take a proactive approach to your health today.

Use the charts inside this brochure, along with our Preventive Care Guidelines at www.ahpreventivcare.com to help safeguard your health. Be sure to talk with your doctor about your specific health questions or concerns, and follow your doctor's recommendation to determine the preventive health screenings that are right for you.



Keeping your child healthy

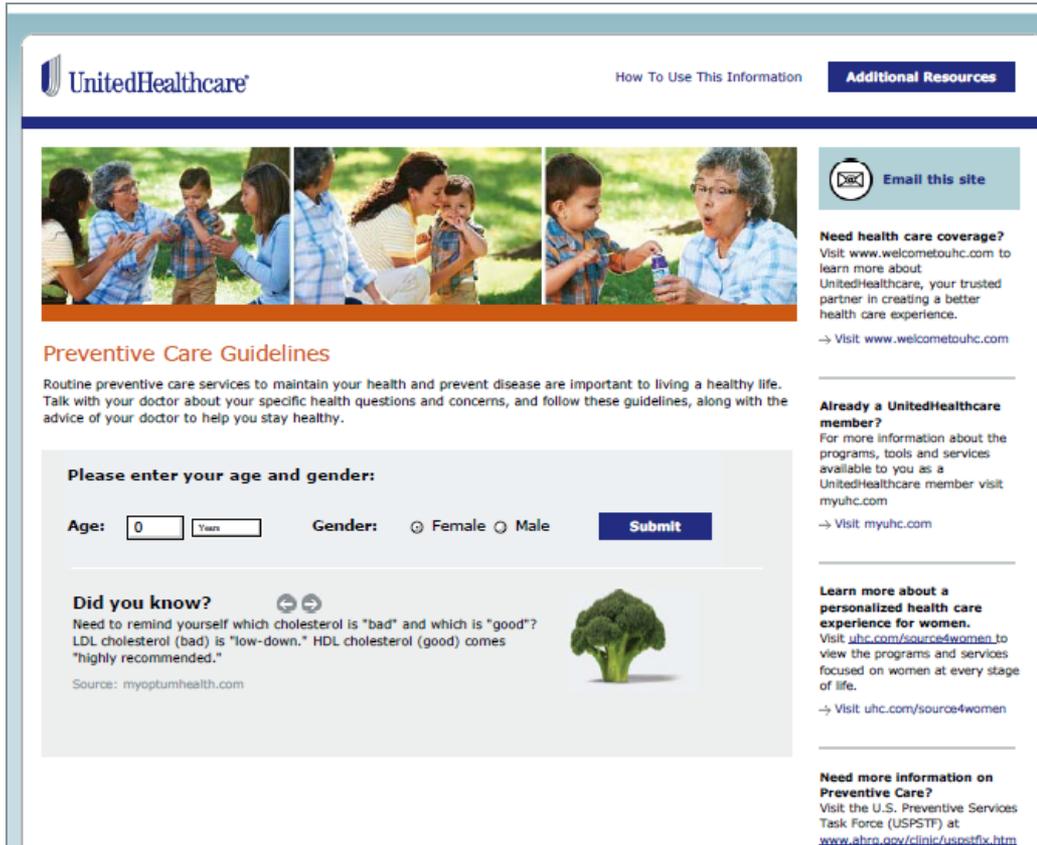
The health of your children is top priority, which is why preventive care and identifying problems early are important to maintain your child's health. Regular preventive care helps your child for a healthier life.

Preventive care services—such as physical exams, immunizations, vaccines, and routine screenings—can help your child avoid serious health problems and allow early detection of common medical conditions. This is why it's important to make sure you schedule your child's preventive visits and steps of child health maintenance on time. Talk to your doctor about your specific questions and concerns regarding your child's health and any other problems, along with the advice of your doctor, to help your child stay healthy.

What preventive health screenings are right for your child?

Consult with your child's doctor to determine which specific screenings are right for your child. Use our online tool at www.ahpreventivcare.com to identify age-specific preventive care guidelines for children, based on recommendations of the U.S. Preventive Services Task Force and other health organizations. Working with your child's doctor, you can use these recommended guidelines to determine which routine screenings are appropriate for your child. In addition, you can print your child's preventive health guidelines, get useful health tips and find other tools to support your child's overall health.

Preventive care guidelines - website



The screenshot shows the UnitedHealthcare website for preventive care guidelines. It features a navigation bar with 'How To Use This Information' and 'Additional Resources'. Below the navigation bar is a banner image showing a family. A 'Email this site' button is visible. The main content area includes a 'Preventive Care Guidelines' section with a form to enter age and gender. The form has an 'Age' field with '0' and a 'Years' dropdown, and a 'Gender' section with radio buttons for 'Female' and 'Male'. A 'Submit' button is next to the form. Below the form is a 'Did you know?' section with a broccoli image and text about cholesterol. On the right side of the page, there are three informational boxes: 'Need health care coverage?', 'Already a UnitedHealthcare member?', and 'Learn more about a personalized health care experience for women'. At the bottom right, there is a box for 'Need more information on Preventive Care?' with a link to the U.S. Preventive Services Task Force website.

- Preventive Care website www.uhcpreventivecare.com
- Personalized recommended screenings and immunizations based on age and gender
- Results can be:
 - printed
 - downloaded
 - shared/e-mailed to the doctor or a friend