



The *signs*
of a healthier Vermont



Understanding Preventive Care



**BlueCross BlueShield
of Vermont**

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FAQs: Understanding Preventive Care

At Blue Cross and Blue Shield of Vermont, (BCBSVT) we want you to get preventive care so you can find out about health problems early and get the treatment you need. Some preventive care can keep you from becoming sick in the first place. This guide explains which preventive care is right for you and how we cover various services.*



What is preventive care?

Preventive care includes screenings, tests, medicines and counseling performed or prescribed by your doctor or other health care provider when you don't have signs or symptoms of an injury or illness. Your provider delivers some care to prevent you from getting sick. Other preventive care helps detect health conditions early, so you can change your lifestyle or get treatment to improve your health. We encourage you to get appropriate preventive care for your age and gender. (See the charts in this guide.)

What will preventive care cost me?

BCBSVT covers certain preventive services at no cost to you (i.e., with no "cost-sharing" like deductibles, co-insurance or co-payments). We provide this benefit for all services rated A or B by the United States Preventive Services Task Force (USPSTF), a board of physicians who have researched preventive services to determine which are the most effective. The benefits apply only if your plan is not "grandfathered" with respect to the Affordable Care Act.** The charts in this brochure show you which services receive an A or B rating by the USPSTF. You do not have to pay cost-sharing for these services. You do have to pay cost-sharing for preventive services not on this list.

What is the difference between preventive and diagnostic medicine?

A preventive procedure starts with the intent of confirming your good health when you are apparently free of symptoms or disease. Diagnostic medicine happens when you go to your doctor or other health

care provider with symptoms and your provider recommends screenings and tests to diagnose their cause. While we cover these services, you may have to pay deductibles, co-payments and/or co-insurance.

Can preventive care turn into diagnostic medicine?

Yes. Sometimes a provider begins a preventive screening or test and, during its course, finds or suspects disease. The provider then bills us 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 considered diagnostic for you, while it may be preventive for other patients.

Check out these examples.

Scenario 1: A 30-year old woman without symptoms has an annual physical. It includes a breast exam, a Pap smear, cholesterol and glucose screening and screening for sexually transmitted diseases. The Pap smear shows an irregularity. The first exam will be paid at the preventive level. A follow-up exam, done at a later date because of the irregularity of the Pap, will be paid subject to cost-sharing.

Scenario 2: You have a lipid test and a metabolic test at your annual physical. You do not have to pay cost-sharing for the lipid test, but since the metabolic test does not appear on the USPSTF's list of A- and B-rated services, you must share in the cost of the metabolic test.

Are there other preventive services that I may need?

Yes, you may need other preventive services because of your individual health care needs. The USPSTF bases its recommendations on the needs of the general population. You may have special needs, so we encourage you to consult your doctor or other health care provider about additional preventive care.

*This is just a summary of benefits. For full details, please consult a subscriber contract.

**Coverage that existed before passage of the Affordable Care Act may have different preventive care provisions. If your plan is grandfathered, you will see language explaining allowances in your contract document or on our member resource center. Check your subscriber contract for your benefits or call our customer service team at the number on the back of your ID card.

Preventive Care for Men

FOR YOUR:	SCREENING OR EXAM TYPE:	FIND YOUR AGE (YEARS)											
		18	20	30	35	45	50	55	60	65	70	75	80
Height and Weight	Body Mass Index (BMI)	[Blue shading]											
Intestinal Health	Colorectal Cancer												*
Heart and Vascular Health	Abdominal Aortic Aneurysm											One-time screening if you have ever smoked.	
	Blood Pressure	Have your blood pressure checked every 2 years.											
	Cholesterol			If you are at increased risk for coronary heart disease! ¹									
Metabolic Health	Type 2 Diabetes	If your sustained blood pressure (treated or untreated) is greater than 135/80 mmHg.											
Sexual Health	HIV Screening	If you are at increased risk for HIV infection. ²											
	Syphilis Screening	If you are at increased risk for syphilis infection.											
Immunizations	Flu Shot	Get the flu shot every year.											
	Pneumonia Shot												Get a pneumonia shot.
Medications	Aspirin												Ask your doctor if you should take aspirin to prevent heart disease.
Other Screenings	Alcohol Intake	[Blue shading]											
	Depression ³	Mental health is important for your overall health.											
	Smoking Cessation	[Blue shading]											

[Blue shading] Blue indicates that every man within the age range should have this screening, exam or medicine. We cover it with no cost-sharing.

[Green shading] Green indicates that there are unique circumstances that may be covered by BCBSVT with no cost-sharing if you qualify. Consult your doctor to see if this screening, exam or medicine is right for you.

* If you have a family history of colorectal cancer, you may need screening earlier.

- USPSTF recommends screening in men aged 20-35 for lipid disorders if they are at increased risk for coronary heart disease. You may be at increased risk if you smoke, are obese, have diabetes or high blood pressure, have a history of heart disease or blocked arteries, or if a man in your family had a heart attack before age 50 or a woman, before age 60.
- You may be at increased risk for HIV infection if you have had unprotected sex with multiple partners, you have sex with men, you use or have used injection drugs, you exchange sex for money or drugs or have sex partners who do, you have or had a sex partner who is HIV-infected or injects drugs, you are being treated for a sexually transmitted disease or you had a blood transfusion between 1978 and 1985.
- Ask your doctor if you should be screened for depression, especially if during the past two weeks, you felt down, sad or hopeless or have felt little interest or pleasure in doing things.





Preventive Care for Women

FOR YOUR:	SCREENING OR EXAM TYPE:	FIND YOUR AGE (YEARS)													
		18	20	30	35	40	45	50	55	60	65	70	75	80	
Height and Weight	Body Mass Index (BMI)	[Blue shading]													
Intestinal Health	Colorectal Cancer	[Blue shading] *													
Heart and Vascular Health	Blood Pressure	Have your blood pressure checked every 2 years.													
	Cholesterol	[Green shading] Recommended if you are at increased risk for coronary heart disease. ¹ [Blue shading] Strongly recommended if you are at increased risk for coronary heart disease. ¹													
Bone Health	Osteoporosis	[Blue shading] **													
Metabolic Health	Type 2 Diabetes	[Green shading] If your sustained blood pressure (treated or untreated) is greater than 135/80 mmHg.													
Women's Health	Cervical Cancer	[Blue shading] If you are 21 to 65 years old and have been sexually active, have a Pap smear every 1 to 3 years.													
	Chlamydia and Other STDs Screening and Counseling	[Green shading] If you are sexually active and 18-24 years. [Blue shading] If you are older than 24 years, sexually active and you are at increased risk for infection.													
	HIV Screening and Counseling	[Green shading] If you are at increased risk for HIV infection. ²													
	HPV Testing	[Blue shading]													
	Mammogram	[Blue shading]													
	Syphilis Screening	[Green shading] If you are at increased risk for syphilis infection.													
	Contraceptives and Contraceptive Counseling	[Blue shading] Generic female contraception methods (or brand name methods if no generic is available)***													
Immunizations	Flu Shot	[Blue shading] Get the flu shot every year.													
	Pneumonia Shot	[Blue shading] Get a pneumonia shot.													
Other Screenings	Alcohol intake	[Blue shading]													
	Depression	[Blue shading] Mental health is important for your overall health. ³													
	Smoking Cessation	[Blue shading]													
	Domestic Violence	[Blue shading]													

[Blue shading] Blue indicates that every woman within the age range should have this screening, exam or medicine. We cover it without cost-sharing.

[Green shading] Green indicates that there are unique circumstances that may be covered by BCBSVT with no cost-sharing if you qualify. Consult your doctor to see if this screening, exam or medicine is right for you.

*If you have a family history of colorectal cancer, you may need screening earlier.

**Screening is recommended at a younger age if your risk is at the level of a 65-year old.

***Certain church-related organizations may not provide this benefit.

Please ask your employer if you think this exception may apply to your plan.

1. Screening is only recommended for women who are at increased risk for coronary heart disease. You may be at increased risk if you smoke, are obese, have diabetes or high blood pressure, have a history of heart disease or blocked arteries, or a man in your family had a heart attack before age 50 or a woman, before age 60.
2. You may be at increased risk for HIV infection if you have had unprotected sex with multiple partners, you have sex with men, you use or have used injection drugs, you exchange sex for money or drugs or have sex partners who do, you have or had a sex partner who is HIV-infected or injects drugs, you are being treated for a sexually transmitted disease or you had a blood transfusion between 1978 and 1985.
3. Ask your doctor if you should be screened for depression, especially if during the past two weeks, you felt down, sad or hopeless or have felt little interest or pleasure in doing things.

Care During and After Pregnancy

As a pregnant woman, you may be worried about your baby's health already. One of the best ways to ensure your baby is healthy is to take care of your own health by frequently checking in with your provider and receiving the appropriate preventive care. Preventive care consists of screenings and exams that look for disease before you have symptoms. The sooner a disease or condition is detected, the sooner you and your baby may have access to better treatment or counseling.

The U.S. Preventive Services Task Force (USPSTF) recommends certain additional screenings for pregnant women. The following table is a reference guide of preventive care screenings that should be factored into your usual preventive care screenings, exams and medicines. If you have questions at any point, consult your provider. You may have a unique pregnancy that requires special health care needs.



FOR:	SCREENING OR EXAM:	SPECIFIC GUIDELINES
Infectious Disease	Asymptomatic Bacteriuria	Screening recommended at 12-16 weeks gestation or at first prenatal visit, if later.
	Chlamydial Infection	Screening recommended at first prenatal visit for all pregnant women aged 24 or younger and for older pregnant women who are at increased risk.
	Gonorrhea	Screening recommended at first prenatal visit for all sexually active, pregnant women.
	Hepatitis B Virus	Screening strongly recommended at first prenatal visit.
	Syphilis Infection	Screening recommended at first prenatal visit.
Nutritional Conditions	Iron Deficiency Anemia	Routine screening recommended.
Obstetric Conditions	Rh (D) Incompatibility	Blood typing and antibody testing strongly recommended at first prenatal visit.
Breastfeeding	Support and Counseling	[Blue shading]
	Supplies	You must get Prior Approval for hospital-grade breast pumps
Other Screenings	Alcohol & Drug Misuse	[Blue shading]
	Depression	[Blue shading]
	Smoking Cessation	[Blue shading]
	Gestational Diabetes	[Blue shading]

[Blue shading] Blue indicates all pregnant women should have this screening. We cover it without cost-sharing.

[Green shading] Green indicates that there are unique circumstances that may be covered by BCBSVT with no cost-sharing if you qualify. Consult your doctor to see if this screening, exam or medicine is right for you.



Children & Adolescents

Preventive Care & Immunization Checklists

From birth to adolescence, your child has unique healthcare needs. In order to ensure your child stays healthy, it is important to have frequent check-ups with your child's primary care provider to get your child the appropriate screenings and immunizations.

The U.S. Preventive Services Task Force (USPSTF) recommends certain screenings for children from birth to 18 years of age. USPSTF uses the Center for Disease Control and Prevention (CDC) as their source for immunization recommendations based on age. BCBSVT covers these preventive services for our members and encourages parents and children to use the following charts as a preventive care reference guide. Your child may have unique healthcare needs or individual circumstances that require additional screenings, exams and/or immunizations.



SCREENING	AGE (YEARS)				
	AT BIRTH	3	6	12	18
Congenital Hypothyroidism					
Phenylketonuria (PKU)					
Sickle Cell Disease					
Hearing Loss					
Visual Impairment		At least once between 3 and 5 years			
Height and Weight (Childhood Obesity)					
Major Depressive Disorder					This may not be right for everyone between 12 and 18 years.*

*Risk factors that indicate you (or your child) may need screening for Major Depressive Disorder include parental depression, having mental health or chronic medical conditions and having experienced a major negative life event.

Immunization Schedule

An integral part of early preventive care for young people is proper immunization. During the first year of life, your child loses the immunity received from his or her mother. If an unvaccinated child is exposed to disease, the child's body may not be capable of fighting it. Vaccines help develop immunity to disease by imitating an infection, but this infection does not cause illness. When a child's body develops immunity from vaccination, the body can recognize and fight the disease in the future.

The immunizations on the next page are those recommended by the US Preventive Services Task Force and the Center for Disease Control and Prevention. We cover all of the listed immunizations with no cost-sharing.

Immunization Schedule*

CHILD'S AGE	VACCINE (DOSE)	PROTECTS AGAINST
At Birth	Hepatitis B (1 of 3)	Hepatitis B virus
1-2 months	Hepatitis B (2 of 3)	
2 months	DTaP (1 of 5)	Diphtheria, tetanus and pertussis (whooping cough)
	Hib (1 of 4)	Infections of the blood, brain, joints or lungs (pneumonia)
	Polio (1 of 4)	Polio
	Pneumococcal Conjugate ¹ (1 of 4)	infections of the blood, brain, joints, inner ears or lungs (pneumonia)
4 months	Rotavirus ² (1 of 3)	Rotavirus diarrhea (and vomiting)
	DTaP (2 of 5)	
	Hib (2 of 4)	
	Polio (2 of 4)	
6 months	Pneumococcal conjugate (2 of 4)	
	Rotavirus ² (2 of 3)	
	DTaP (3 of 5)	
	Hib (3 of 4)	
6-18 months	Pneumococcal conjugate (3 of 4)	
	Rotavirus ² (3 of 3)	
6 months or older	Hepatitis B (3 of 3)	
	Polio (3 of 4)	
12-15 months	Influenza (yearly)	Flu and complications
	Hib (4 of 4)	
	Pneumococcal Conjugate ¹ (4 of 4)	
	MMR (1 of 2)	Measles, mumps, and rubella (German measles)
12-23 months	Varicella (1 of 2)	Chickenpox
	Hepatitis A (1 of 2)	Hepatitis A virus (inflammation of the liver)
15-18 months	DTaP (4 of 5)	
18 months or older	Hepatitis A (2 of 2 following 6 months after first dose)	
4-6 years	DTaP (5 of 5)	
	Polio (4 of 4)	
	MMR (2 of 2)	
	Varicella (2 of 2)	
11-12 years	Tdap (1 of 1)	Diphtheria, tetanus and pertussis (whooping cough)
	MCV4 ³ (1 of 1)	Meningococcal conjugate vaccine
	HPV (1 of 3)	Human Papillomavirus
	HPV (2 of 3)	
	HPV (3 of 3)	

*This chart provides guidelines for most children. Ask your health care provider about specific recommendations for your child.



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