

Making the most of your preventive care coverage

Preventive care and early detection can help keep you on the road to good health and increase the effectiveness of treatment. Routine exams, screenings, and immunizations are important steps in preventing illness and staying healthy.

That's why preventive care services are covered at no additional cost* – even before you meet your deductible.

Please refer to the Preventive Health Guidelines¹ (CHI14295) available online at blueshieldca.com/preventive for a list of recommended and covered services.

Preventive care services checklist

Good prevention starts early and continues throughout your entire life.

Well-baby and child preventive care

In addition to routine physical exams, we cover the following screenings and immunizations:

Screenings	Immunizations ²
<ul style="list-style-type: none">• Diabetes²• Weight, height, and BMI• Vision and hearing tests• Pelvic exam, Pap and HPV test, and sexually transmitted infection testing for adolescents³• Lead exposure	<ul style="list-style-type: none">• Hepatitis A³• Hepatitis B³• Tetanus, diphtheria, pertussis (Tdap)• Flu• Haemophilus influenzae type B (HiB)• Inactivated poliovirus vaccine (IPV)
	<ul style="list-style-type: none">• Measles, mumps, rubella (MMR)• Pneumococcal (pneumonia)• Varicella (chickenpox)• Rotavirus• Meningococcal³• Human papillomavirus (HPV)³

Adult preventive care

In addition to routine physical exams, Blue Shield's plans also cover the following screenings and immunizations:

Screenings	Immunizations ²
<ul style="list-style-type: none">• Blood pressure• Cholesterol• Diabetes• Colorectal cancer³• Breast cancer³• Cervical cancer³• Prostate cancer³• Sexually transmitted infections	<ul style="list-style-type: none">• Weight, height, and BMI• Vision and hearing tests• Osteoporosis²• Abdominal aortic aneurysm (AAA)^{2,3}• HIV²
	<ul style="list-style-type: none">• Hepatitis A²• Hepatitis B²• Human papillomavirus (HPV)³• Meningococcal²• Measles, mumps, rubella (MMR)
	<ul style="list-style-type: none">• Pneumococcal (pneumonia)²• Tetanus, diphtheria, pertussis (Tdap)• Varicella (chickenpox)• Flu³• Zoster (shingles)³

Understanding preventive versus diagnostic care

Preventive services have some coverage limitations or exclusions, and you should be aware of these before seeking care. For example, when you seek preventive care more times per year than is covered under your benefit plan, beyond the approved age range, or outside of your doctor's office, you may be billed for diagnostic treatment instead of preventive care. In this case, the appropriate plan deductible and coinsurance will apply. Some examples of how a preventive visit might become a diagnostic visit include:

Care provided before the approved age range

If a patient has a prostate exam (due to family history risk factors) earlier than the approved age range, this visit will be considered diagnostic.

An authorized annual visit happens twice in one year

If a woman receives a pelvic exam twice in one year when only one preventive visit per year is authorized, the second visit will be billed as diagnostic.

Two unrelated treatments are provided on a single visit

If a patient visits the doctor to get a booster shot, and during that visit also receives treatment for another health concern (such as removing a mole), this may result in a diagnostic billing.

Not sure about whether a procedure you're seeking qualifies as preventive or diagnostic?

For questions about your benefit coverage, please refer to your *Evidence of Coverage* or *Certificate of Insurance/Policy*. For questions about how a particular service will be billed, ask your physician at the time you receive care. For billing questions, call Blue Shield at the number on the back of your ID card.

* If you are currently enrolled in a grandfathered Individual and Family Plan issued prior to March 1, 2010, some preventive care services may require a copayment. Please see your *Evidence of Coverage* or *Certificate of Insurance/Policy* for details.

- 1 Our guidelines are based on nationally validated recommendations including those from the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP), and the American Academy of Pediatrics. For complete preventive guidelines, visit [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive).
- 2 Restricted to patients with high-risk factors.
- 3 Screening tests and immunization recommendations vary according to age and gender. Members should ask their provider or go to [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive) for more information.

For complete details on each plan's preventive care coverage, please check your *Evidence of Coverage* or *Certificate of Insurance/Policy*.