



Preventive Services Coverage

Affordable Care Act (ACA)

United States Department of Health & Human Services

According to the Affordable Care Act (ACA), health insurance coverage and policies beginning on or after September 23, 2010, **MUST** cover the following preventive services without any charges to the patient. These services are free only when delivered by a network provider within the patient's insurance plan. Additionally, preventive services may be offered free or at reduced-cost when provided by Federally Qualified Health Centers (FQHCs) and Community Health Centers (CHCs), for individuals who are uninsured. The covered preventive services are as follows:

Adults:

- **HIV** screening for all adults at higher risk
- **Immunization** vaccines for adults (doses, recommended ages, and recommended populations vary):
 - Hepatitis A
 - Hepatitis B
 - Herpes zoster
 - Human papillomavirus (HPV)
- **Sexually transmitted infection (STI)** prevention counseling for adults at higher risk
- **Syphilis** screening for all adults at higher risk

Women and Pregnant Women:

- **Bacteriuria** urinary tract or other infection screening for pregnant women
- **Cervical cancer** screening for sexually active women
- **Chlamydia** screening for younger women and other women at higher risk
- **Gonorrhea** screening for all women at higher risk
- **Hepatitis B** screening for pregnant women at their first prenatal visit
- **Syphilis** screening for all pregnant women or other women at increased risk

Children:

- **Cervical dysplasia** screening for sexually active females
- **Gonorrhea** preventive medication for the eyes of all newborns
- **HIV** screening for adolescents at higher risk
- **Immunization** vaccines for children from birth to age 18 —doses, recommended ages, and recommended populations vary:
 - Hepatitis A
 - Hepatitis B
 - Human papillomavirus (HPV)
- **Sexually transmitted infection (STI)** prevention counseling and screening for adolescents at higher risk

United State Prevention Services Task Force (USPSTF) Recommendations:

- The USPSTF strongly recommends screening for cervical cancer in women who have been sexually active and have a cervix.
- The USPSTF recommends screening for chlamydial infection for ALL sexually active young women aged 24 and younger and for older women who are at increased risk.
- The USPSTF recommends that clinicians screen all sexually active women, including those who are pregnant, for gonorrhea infection if they are at increased risk for infection (that is, if they are young or have other individual or population risk factors).
- The USPSTF strongly recommends prophylactic ocular topical medication for all newborns against gonococcal ophthalmia neonatorum.
- The USPSTF strongly recommends screening for hepatitis B virus (HBV) infection in pregnant women at their first prenatal visit.
- The USPSTF strongly recommends that clinicians screen for HIV for all adolescents and adults at increased risk for HIV infection.
- The USPSTF recommends high-intensity behavioral counseling to prevent STIs for all sexually active adolescents and for adults at increased risk for STIs.
- The USPSTF strongly recommends that clinicians screen persons at increased risk for syphilis infection.

Health Coverage/Insurance Options:

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| 1. Health Insurance Through Work | You may be eligible for coverage through work – your job or your spouse’s. |
| 2. Health Insurance Plans for Individuals & Families | If you do not have medical coverage through work, you may want to buy a policy from a private insurer. |
| 3. Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool | You may qualify for a pre-existing condition insurance plan or a high risk pool, which helps people who have a hard time getting insurance find coverage. |
| 4. Healthcare Services for Uninsured | NV has 32 Federally Qualified Health Centers (FQHCs) and Community Health Centers (CHCs) that provide free or reduced-cost services. |

Nevada Governor’s Office for Consumer Health Assistance:

The Nevada Consumer Assistance Program is run by the Nevada Governor’s Office for Consumer Health Assistance (GovCHA) in partnership with four non-profit groups: Access to Health Care Network (AHN), Rebuilding All Goals Efficiently (RAGE), State Health Insurance Assistance Program (SHIP), and Salud en Acción (SEA). GovCHA serves all residents with health-related issues regarding benefits, denials, worker's compensation, and hospital billing.

Nevada Governor’s Office for Consumer Health Assistance <http://www.govcha.state.nv.us>
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