

Coverage of Preventive Services

Quick Facts and Information for Granite Staters



Know your rights!



YOUR INSURANCE COMPANY IS REQUIRED TO COVER MANY PREVENTIVE SERVICES.

Good news! At any in-network provider, the law requires insurance plans to cover many preventive health services designed to keep you healthy and prevent illnesses, like immunizations, cancer screenings, annual wellness screenings for adults and children, and many more.



MANY PREVENTIVE SERVICES DON'T CARRY ANY ADDITIONAL OUT-OF-POCKET EXPENSES.

The law requires that many preventive services be covered without cost sharing. That's just a fancy way of saying that these preventive services to keep you healthy won't cost you anything extra on top of the monthly premium you're already paying.



IF YOU NEED TREATMENT BECAUSE OF A PREVENTIVE SCREENING, YOUR INSURANCE PLAN MAY COVER THE COSTS.

If a health issue is discovered during a preventive screening, your insurance company may be required to cover treatment of conditions that your doctor recommends, like removing a polyp during a colonoscopy. If the screening leads to additional treatment, those services may be subject to cost sharing.

What types of services must my insurance plan cover?

- ✓ **IMMUNIZATION VACCINES**
- ✓ **ALCOHOL MISUSE SCREENING AND COUNSELING**
- ✓ **TOBACCO CESSATION SCREENING**
- ✓ **MAMMOGRAMS**
- ✓ **WELLNESS SCREENINGS**
- ✓ **CONTRACEPTION**
- ✓ **DEPRESSION SCREENING**
- ✓ **BLOOD PRESSURE SCREENING**
- ✓ **SCREENINGS FOR MANY DIFFERENT TYPES OF CANCER, DEPENDING ON YOUR AGE**
- ✓ **HIV SCREENING**

And More!

Many insurance plans cover more services than we've listed here. Your coverage also depends on the specific guidelines of your insurance plan, such as age requirements for certain preventive services. Make sure you contact your insurance company to find out more.



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Q *Will my health insurance plan cover the costs of preventive services?*

A **YES!**

As long as you're seeking a preventive service at a provider that is in your insurance company's network, your insurance plan is required by law to cover the costs associated with preventive screenings, with no additional copays even if you haven't met your yearly deductible. Your insurance plan may include specific guidelines, such as age requirements for certain preventive services, so make sure you contact your insurance company to find out your eligibility.

CONTACT YOUR INSURANCE COMPANY IF YOU ARE CONCERNED ABOUT THE RISK OF OUT-OF-POCKET EXPENSES.

If you are worried about the risk of any out-of-pocket expenses for preventive screenings, contact your insurance company first by calling the number on the back of your insurance card or visit their website.

ASK YOUR INSURANCE COMPANY FOR A LIST OF SERVICE PROVIDERS IN YOUR AREA.

It's important that you seek preventive services at an in-network healthcare provider. To find a list of accessible service providers for preventive screenings in your area, contact your insurance company by calling the number on the back of your insurance card or visit their website.





I have more questions. *Who can help me?*

CONTACT YOUR HEALTH INSURANCE COMPANY.

You'll find their phone number on the back of your insurance card or visit their website.

**CONTACT THE NH INSURANCE DEPARTMENT
CONSUMER SERVICES DEPARTMENT.**

 (603) 271-2261

 (800) 852-3416

 (800) 735-2964 (TTY/RDD Relay Services)

 consumerservices@ins.nh.gov

 www.NH.gov/insurance

This document is for informational purposes only. While the New Hampshire Insurance Department has made every effort to provide accurate information, some information has been generalized. Please contact your health insurance company to obtain specific information about your policy.