



The State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Releases Bulletin Addressing Cost Sharing for Blood Lead Testing in Children

CONCORD, NH (January 12, 2024) – In a proactive step to ensure comprehensive healthcare coverage, the New Hampshire Insurance Department (NHID) has issued a bulletin, Docket Number INS 24-001-AB, addressing the coverage of Blood Lead Testing for one- and two-year-olds by health insurers.

Recent observations by the NHID have brought to light instances where health insurers are imposing cost-sharing for mandated blood lead testing in one- and two-year-olds. Such practices stand in direct contradiction to the Affordable Care Act's (ACA) prohibition on cost-sharing for preventive services, including lead screening for children at risk of exposure.

The ACA mandates that "evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration" (HRSA) be provided without cost-sharing. The HRSA aligns with the American Academy of Pediatrics' (AAP) guidelines, specifically the "Recommendations for Preventive Pediatric Health Care" (Bright Futures), which includes lead testing at intervals outlined in the periodicity schedule, located at https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf.

"It is crucial for insurers to align their practices with ACA requirements and HRSA guidelines", said New Hampshire Insurance Commissioner DJ Bettencourt. "This collaborative approach ensures that children, including those in New Hampshire, receive mandated blood lead testing without encountering unnecessary financial barriers."

Moreover, recent guidance from the Centers for Medicare & Medicaid Services (CMS) underscores that the ACA's prohibition on cost-sharing extends not only to initial testing but also to follow-up testing integral to the preventive screening process. This is particularly relevant in situations where the initial test is inconclusive or indicates a positive result, necessitating immediate follow-up testing by venous blood sample.

Health insurers are strongly encouraged to review their practices and bring them in line with ACA mandates, HRSA guidelines, and CMS recommendations. This step is vital to ensure that mandated blood lead testing for one- and two-year-olds is conducted without imposing any cost-sharing burdens on policyholders.

For further details and clarity, insurers can refer to the official CMS list of preventive services for children, located at <https://www.healthcare.gov/preventive-care-children/>.

The New Hampshire Insurance Department remains committed to upholding the highest standards in healthcare coverage and safeguarding the well-being of the state's youngest residents.

For more information, insurers are urged to refer to the full bulletin, located at <https://www.nh.gov/insurance/media/bulletins/2024/documents/bulletin-ins-24-001-ab.pdf>.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

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