



Preventive Services

A Guide to Women's Health Preventive Services

Under current law, both the Marketplace exchange plans and many private insurers must cover 11 preventive services and screenings for women who are pregnant or of childbearing age. Another 15 preventive services recommended by the IOM committee on women's clinical preventive services are covered by commercial health plans for women generally, including in their post-menopausal years. What follows is a description of these covered preventive services according to the ages and stages of a woman's life.

Preventive Care for Pregnant Women

Currently, women who are pregnant or nursing have access to these preventive services and screenings:

1. **Anemia screening** – This screening usually occurs as soon as a woman knows she is pregnant or thinks she may be.
2. **Bacteriuria urinary tract or other infection screening** – Because urinary tract infections (UTIs) are common in pregnant women and can pose a threat to both the mother and newborn, pregnant women without symptoms are covered for this screening, usually between the 12th and 16th weeks of pregnancy or at the first prenatal visit. Those who test positively are prescribed antibiotics.
3. **Breastfeeding support and counseling** – This involves comprehensive lactation support and counseling by a trained professional during pregnancy and the postpartum period and the costs for renting breastfeeding equipment, like breast pumps.
4. **Gestational diabetes screening** – This screening is for women 24 to 28 weeks pregnant or at the first prenatal visit when pregnant women are considered at high risk for diabetes.
5. **Hepatitis B screening** – This screening takes place at the first prenatal visit.
6. **Rh Incompatibility screening** – This test is offered to all pregnant women at the first prenatal visit to screen for Rh incompatibility, a condition that occurs during pregnancy if a woman has Rh-negative blood and her baby has Rh-positive blood. Women at high risk for Rh incompatibility can also receive follow-up testing.
7. **Extended tobacco intervention and counseling** – Because smoking is a major cause of poor pregnancy outcomes, pregnant smokers are offered cessation treatment, a short counseling session with pregnancy-specific educational materials and a referral to the smokers' quit line.

Preventive Care for Women Who May Become Pregnant

The Centers for Disease Control and Prevention defines women of childbearing age as being those who are usually between the ages of 16 years to 49 years old. Because preventive care can prevent pregnancy or help ensure women have good pregnancy outcomes, the ACA requires health plans to cover these services and screenings:

1. **Contraception** – Currently, contraceptive methods and sterilization procedures approved by the Food and Drug Administration

- (FDA) are covered along with patient education and counseling as prescribed by a health care provider. However, abortifacient drugs are not covered and health plans sponsored by certain “religious employers” are exempt.
2. **Folic acid supplements** – Because folic acid can prevent birth defects, this supplement is covered for women who are pregnant or who may become pregnant.
 3. **Gonorrhea screening** – The USPSTF recommends screening for gonorrhea in sexually active women age 24 years and younger and in older women who are at increased risk for infection. This also applies to pregnant women.
 4. **Syphilis screening** – The USPSTF recommends screening all non-pregnant adult women and adolescent girls as well pregnant women when they learn they are pregnant. Pregnant women at high-risk for a sexually transmitted disease are also covered for a repeat screening during the third trimester and at delivery.

Preventive Care for Women Generally

Recognizing that women have unique health needs across their lifespan, the ACA requires commercial health plans to cover these preventive health care services, generally with no cost sharing:

1. **Breast cancer genetic test counseling (BRCA)** – The USPSTF recommends women with a history of hereditary breast cancer be screened for potentially harmful mutations in breast cancer susceptibility genes, called BRCA1 and BRCA2. If the screening is positive, these women are covered to receive genetic counseling and, if indicated after counseling, BRCA testing.
2. **Breast cancer chemoprevention counseling** – Women who are at increased risk for breast cancer are covered to receive counseling about medications, such as tamoxifen, to reduce their risk. ¹⁸
3. **Breast cancer mammography screening** – The USPSTF recommends that women aged 40 years and above get a screening mammogram, with or without a breast examination, every 1 to 2 years. ¹⁸
4. **Cervical cancer screening** – For women ages 21 to 65 years, the USPSTF recommends screening with a Pap smear (cytology) every 3 years. Women between 30 and 65 years, another option is screening with a combination of cytology and HPV testing every 5 years. ¹⁸
5. **Chlamydia infection screening** – Besides screening sexually active women under age 24, the USPSTF recommends older women be screened for chlamydia as appropriate if they are at increased risk for infection. ¹⁸
6. **Domestic and interpersonal violence screening and counseling** – This preventive care is covered for all adolescent and adult women who experience rape or physical violence by an intimate partner. Unfortunately, the CDC reports that more than one in three women (36 percent) have faced domestic violence.
7. **Gonorrhea screening for all women at high risk** – Along with sexually active younger women (ages 24 and below), older women at increased for gonorrhea infection are covered for testing. ¹⁸
8. **HIV testing and counseling** – This allows sexually active women to be screened annually for HIV. According to the CDC, an estimated 287,400 women were living with HIV at the end of 2013, representing 23 percent of all Americans living with the virus. Moreover, about 11 percent of U.S. women are not aware they are HIV-positive.
9. **Human papillomavirus (HPV) testing** – HPV testing is covered for women aged 30 and above every three years, regardless of Pap smear results. Screening reduces cervical cancer risk and early detection finds the disease when it can be effectively treated. ¹⁸
10. **Osteoporosis screening** – The USPSTF recommends screening for osteoporosis in women ages 65 years and older and in younger women whose fracture risk is equal to or greater than that of a 65-year-old white woman with no additional risk factors. ¹⁸
11. **Rh Incompatibility screening follow-up testing** – Besides testing all pregnant women, follow-up screenings for women at high risk for Rh Incompatibility is also covered.
12. **Sexually transmitted infections counseling** – Sexually active women have access to annual counseling on sexually transmitted infections (STIs), which can reduce risk behaviors.
13. **Syphilis screening** – Along with testing pregnant women, the ACA covers screening for adult and adolescent women who are at increased risk for syphilis infection.
14. **Tobacco cessation counseling** – The USPSTF encourages physicians to ask women about tobacco use, advise them to stop smoking, and counsel them on FDA-approved smoking cessation treatments. ¹⁸
15. **Well-woman visits** – The Department of Health and Human Services (HHS) recommends all adult women have a yearly check-up and receive screenings and preventive care that is age-appropriate.

