



What you Should Know About PREVENTIVE CARE

Common Ground Healthcare Cooperative offers coverage for two types of preventive care. There is preventive care that costs you nothing, and then there is preventive care that might be applied to copayments, coinsurance and deductibles. To get the most out of your health insurance coverage, please take a few minutes to review this fact sheet, and then schedule your preventive care appointment today.

What is “No Cost Share” Preventive Care?

No cost share preventive care describes certain preventive health services that are covered by insurance companies at 100% according to the health care reform law. Copayments, coinsurance and deductibles do not apply to these specific preventive services as long as they are received from a provider in the health plan’s network.

Keep in mind that services you may think of as routine or preventive might not fall under the definition of “no cost share.” We provide this fact sheet so you have the needed information about benefits you should rightfully receive at no cost. Preventive care is not only important to help you live a healthier life and detect any problems early, but it also helps you establish a relationship with a primary care physician (also known as a PCP) who can help you navigate the health care system and coordinate care if you ever need it. Primary care physicians include family practitioners, physicians and nurse practitioners specializing in general or internal medicine, pediatricians and ob/gyns.

Your Annual Preventive Care Visit with a Primary Care Doctor

One annual routine exam is your first step toward wellness and early detection. It is covered by Common Ground Healthcare Cooperative (CGHC) at no cost to you as long as you schedule it with an in-network provider. It may include the following and remain under the “no cost share” umbrella:

- Checks related to blood pressure, and certain blood tests for cholesterol and diabetes. If your doctor orders a comprehensive blood test, there will be charges not paid at 100%
- Certain immunizations like flu, tetanus, diphtheria, hepatitis A and B, herpes zoster (shingles), HPV, measles, meningococcal, mumps, pertussis, pneumococcal, rubella, chickenpox and others based on age and gender
- Women’s health: Breast exam, pap smear and cervical exam
- Children’s health: Age appropriate screenings and tests

While no cost preventive care is intended to prevent illness or detect problems before there are any symptoms, be aware diagnostic medical care is different. This type of care treats and diagnoses problems based on symptoms, concerns or as follow up to abnormal test results. It may result if you speak with your doctor about a health issue during an annual exam or if a potential problem has been detected during a previous exam. If this happens, please be aware that any tests needed, including follow up mammograms or colonoscopies, are then considered diagnostic by your health provider and subject to cost sharing such as deductibles or coinsurance. Avoid surprise charges by talking with your provider about whether your colonoscopy, mammogram or other screening tests will be charged as a preventive or diagnostic visit.

CGHC Preventive Care FACT SHEET

Recommended Screenings

There are certain screenings that meet the definition of no cost preventive care. Many screenings are specific to your age and gender, so you should ask your doctor about them. As long as these are preventive and not diagnostic, these include:

- Screening mammogram
- Screening colonoscopy
- STD and HPV testing
- Prostate cancer screening

Common Ground Healthcare Cooperative will also cover additional screenings based on certain conditions or risk factors as determined by your doctor. These screenings include but are not limited to such things as hepatitis C, lung cancer, diabetes and pregnancy.

Counseling Services

At your doctor's recommendation, CGHC will also cover certain counseling services at no cost to you, such as those described below. Please note, this is not an exhaustive list.

- Tobacco use
- Alcohol misuse
- Obesity and diet
- Domestic violence
- Breast feeding

Medications

At your doctor's recommendation, CGHC will provide certain preventive medications at no cost to you but you must check our formulary at www.commongroundhealthcare.org/formulary for a list of these medications. Only certain medications that fall under the following general categories are designated in the formulary as preventive and provided with no cost sharing:

- Aspirin if prescribed to prevent cardiovascular disease
- Certain tobacco cessation aids
- Oral birth control

Please check the formulary before assuming your medication is covered at no cost to you.

To see a full list of covered preventive health services, visit
www.commongroundhealthcare.org/members/preventivecare