



WASHINGTON STATE HEALTH  
INSURANCE POOL

This brochure explains the services covered under the Preventive Health Care benefit in WSHIP's

## Preferred Provider Plan and HSA Qualified Preferred Provider Plan

# Preventive Health Care Coverage

WSHIP follows government guidelines to determine which preventive services we cover.<sup>1</sup> When the listed screenings, tests and services are billed by your doctor as routine preventive services, your plan covers them in full. If your plan uses a provider network and you obtain these services from an out-of-network provider, you will pay a share of the costs as outlined in your plan policy. If you have questions about your coverage, please contact WSHIP Customer Service at 1-800-877-5187.

## What is preventive care?

Preventive care is care you receive when you're healthy and symptom-free, such as routine check-ups, screenings, and immunizations.

## When tests or screenings are not preventive

During your preventive exam, your doctor may find an issue or problem that requires further testing to diagnose your condition or monitor an existing illness. These diagnostic tests are not covered by your preventive care benefit and often require you to pay a greater share of the cost.

## Covered preventive care services

To comply with the Affordable Care Act, and in accordance with the recommendations and guidelines, Preferred Provider and HSA Qualified Preferred Provider plans beginning January 1, 2015, shall provide coverage for all of the following:

1. Evidence-based items or services rated A or B in the United States Preventive Services Task Force recommendations.
2. Recommendations of the Advisory Committee on Immunization Practices adopted by the Director of the Centers for Disease Control and Prevention.
3. Comprehensive guidelines for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA).
4. Comprehensive guidelines for women supported by the Health Resources and Services Administration (HRSA).

Copies of the recommendations and guidelines may be found at the following websites:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

<https://www.healthcare.gov/preventive-care-adults/>

<https://www.healthcare.gov/preventive-care-women/>

<https://www.healthcare.gov/preventive-care-children/>

<https://www.hrsa.gov/womensguidelines/>

[https://www.uspreventiveservicestaskforce.org/uspstf/topic\\_search\\_results?topic\\_status=P](https://www.uspreventiveservicestaskforce.org/uspstf/topic_search_results?topic_status=P)

<https://www.cdc.gov/vaccines/hcp/acip-recs/index.html>

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<sup>1</sup> United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA) of the US Department of Health and Human Services (HHS).