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bailey benefit news



New USPSTF Updates for Non-grandfathered ACA plans

All non-grandfathered health plans, under the Affordable Care Act, are required to cover certain in-network preventive care services with no charge to the member. This is unlikely to change as neither the House or the Senate bills have addressed changing this provision.

Recently the U.S. Preventive Services Task Force (USPSTF) released a recommendation that will require plan sponsors to provide coverage of statins as a preventive care benefit for adults ages 40 to 75, that do not have a history of cardiovascular disease, to use a low to moderate dose statin for the prevention of cardiovascular disease when they have one or more cardiovascular disease risk factors such as dyslipidemia, diabetes, hypertension or smoking, and have a calculated 10 year risk of a cardiovascular disease event of 10 percent or higher. This will be effective for all plan years beginning on or after December 1, 2017.

The USPSTF also released guidelines for low-dose aspirin coverage at no cost sharing effective for plan years beginning on or after May 1, 2017. The criteria for this low-dose aspirin coverage or the prevention of cardiovascular disease and colorectal cancer are:

- o Adults ages 50 – 59
- o Must have a 10-year cardiovascular risk of 10 percent or greater
- o Must have a life expectancy of at least 10 years
- o Must be willing to take the low-dose aspirin daily for at least 10 years
- o Must obtain a prescription from their physician

As it relates to preventive services for women, the Health Resources and Services Administration recently updated the following preventive guidelines to mirror the USPSTF guidelines for plan years beginning on or after January 1, 2018:

- o Pap smear every three years for women ages 21-29
- o HPV testing with pap smear every five years or a regular pap smear, without HPV testing, every three years for women ages 30 to 65
- o Extended well woman visits, screening and counseling for interpersonal domestic violence to adolescents.

Should you have any questions regarding these preventive care updates, please contact your Bailey & Company Account Management team.



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This update is sent periodically to keep you informed of employee benefit plan issues that may impact your organization.