The Affordable Care Act and Women’s Preventive Care Services

In accordance with the Affordable Care Act (ACA) and corresponding regulations, Coventry Health Care is expanding women’s preventive care benefits. These changes ensure that women have access to a full range of preventive services without cost sharing.

EXPANDED PREVENTIVE CARE SERVICES
Starting August 1, 2012, for all new and renewing Coventry fully insured group health plans that are not grandfathered plans, the following preventive care services will be included without cost sharing:

• Well-woman visits
• Screening for gestational diabetes
• Human papilloma virus (HPV) DNA testing for women 30 years and older
• Sexually transmitted infection counseling
• Human immunodeficiency virus (HIV) screening and counseling
• FDA-approved contraception methods and contraceptive counseling (subject to standard medical management and formulary restrictions)
• Breastfeeding support, supplies and counseling (Manual pumps are covered with no cost share. Electric pumps and supplies are covered with applicable member cost share.)
• Domestic violence screening and counseling

To be covered with no additional cost sharing, these services must be done by in-network physicians. Most self-funded plans are required to offer similar coverage without cost sharing beginning on the date of the first plan year that occurs on or after August 1, 2012. Please note: Coventry will cover most contraceptive prescriptions with no cost share. However, there are some contraceptive prescriptions for which members will have to pay a deductible, copayment or coinsurance. Contraceptive prescriptions that Coventry covers with no cost sharing are listed in the chart at the end of this document.

ACA EXCEPTION FOR RELIGIOUS INSTITUTIONS
While the ACA and its corresponding regulations authorize coverage for the expanded preventive care services, there continue to be new developments. Current regulations include the following guidance for religious institutions:

• Religious employers, such as churches, that offer insurance to their employees are not required to cover contraceptive services.

Some Facts about the Benefits of Women’s Preventive Services

■ The Centers for Disease Control and Prevention (CDC) states that most cervical cancers are preventable with regular screenings and follow-up treatment. They are also very curable when found early.

■ HPV DNA testing can detect the presence of high-risk HPV strains in cervical cells, which can lead to cervical cancer, according to the CDC.

Source: http://www.cdc.gov/Features/CervicalCancer/

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Under the current regulations, nonexempt religion-affiliated organizations are required to cover contraceptive services beginning August 1, 2013. However, the Federal Department of Health and Human Services has indicated that it will revise these regulations prior to August 1, 2013 to allow these organizations to choose not to cover contraceptive coverage for religious reasons. If such an organization makes this choice, insurers would be required to provide contraceptive coverage to the organization’s employees at no additional cost to the organization or its employees.

Religious employers and nonexempt religion-affiliated organizations should advise Coventry of their intentions with respect to contraceptive services under the current regulations and guidance.

**BENEFIT ENHANCEMENT COSTS**

Coventry expects there will be a modest per-employee-per-month premium increase to account for this benefit change. The adjusted amount will be reflected upon renewal.

If you have any questions about this update, please contact your Coventry representative. We also encourage you to visit our corporate website at [www.cvty.com](http://www.cvty.com) to stay abreast of changes resulting from health care reform.

**CONTRACEPTIVE PRESCRIPTIONS**

Coventry will cover the contraceptive prescriptions listed below with no cost sharing for members receiving these drugs or devices for the prevention of conception. Contraceptives not on this list will be covered at the applicable member cost share. *(Please note: This list is subject to change.)*

### Brand with Generic Equivalent

The following brand name drugs are not included under women’s preventative services. This list is provided for informational reference since these brand-name drugs have generic equivalents available with no cost sharing. Some brand names may no longer be available. Depending on your plan, a higher cost share plus an ancillary charge will apply if one of these brand-name drugs is selected.

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*#Generic versions are not covered. *May be covered under your medical benefit. Please refer to your health plan documents.*