

Understanding Preventive Services Coverage



Under Federal and New York State rules, most health plans are required to cover many preventive services at no cost to you when delivered by a participating provider. Below are important details to help you understand when preventive services are covered without cost-sharing and when charges may apply.

What Is Covered Without Cost-Sharing?

Your health plan must cover certain preventive services without charging a copay, coinsurance, or deductible when:

- The service has an “A” or “B” rating from the U.S. Preventive Services Task Force (USPSTF)
- The service is included in guidelines supported by the Health Resources and Services Administration (HRSA) for women, children, and adolescents
- The service is an immunization recommended by the Advisory Committee on Immunization Practices (ACIP)

These services must be provided by a participating, or in-network, provider and in accordance with the relevant clinical guidelines. To learn more about covered preventive services check your health insurance policy and/or visit:

- USPSTF A & B Recommendations: www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-a-and-b-recommendations
- HRSA Preventative Guidelines: www.mchb.hrsa.gov/programs-impact/programs/preventive-guidelines-screenings-women-children-youth
- CDC Immunization Recommendations: www.cdc.gov/acip-recs/hcp/vaccine-specific

When Cost-Sharing May Still Apply

While many preventive services are fully covered, there are some situations where you may still be responsible for part of the cost:

- **Combined Services:** If your visit includes both preventive and non-preventive services, you may still be charged for the non-preventive services portion.
- **Office Visit Not Primarily for Prevention:** If a preventive service is provided during an appointment where prevention is not the main reason for the appointment, standard cost-sharing for the office visit will still apply.
- **Diagnostic Coding:** If your provider bills the service as diagnostic, rather than preventive, your plan may apply cost-sharing.

To avoid unexpected charges, talk with your health plan and provider in advance about how the service will be coded and whether it qualifies as a preventive service under your plan.

- USPSTF A & B Recommendations
- HRSA Preventative Guidelines
- CDC Immunization Recommendations

Need Help?

If you have questions about your rights, the New York State Department of Financial Services is here to help.

Visit dfs.ny.gov or call the DFS Consumer Assistance Unit hotline at **(800) 342-3736** or scan QR code:

