

For brokers and producers only

Date: May 14, 2020

Market: **Group and Commercial Individual plans (excluding Medigap)**

2020 Updates to Preventive Services

Background

The Patient Protection and Affordable Care Act of 2010 (known as ACA) legislation specifies preventive healthcare services and screenings that are to be fully covered without requiring a patient copayment. These specifications apply to all fully insured plans that include preventive services at zero cost-share. Self-funded plans that currently include preventive services at zero cost-share are also affected.

Updates to preventive services

The United States Preventive Services Task Force (USPSTF) is an independent panel of experts in primary care and prevention. They systematically review the evidence of effectiveness of prescription drugs to develop recommendations for clinical preventive services. Updates to the guidelines must be implemented within one year of publication by the USPSTF. In accordance with these mandates, CareFirst will provide the following preventive services:

- PrEP of the Prevention of HIV Infection—Effective July 1, 2020, clinicians can offer Preexposure Prophylaxis (PrEP) with effective antiretroviral therapy to persons at high risk of HIV infection.
- Medications to Reduce Risk of Breast Cancer—CareFirst currently covers tamoxifen and raloxifene at zero cost-share, as indicated on the Preventive Drug List. Effective October 1, 2020, clinicians can offer to prescribe aromatase inhibitors to women who are at increased risk for breast cancer and at low risk for adverse medication effects.

There is no impact to contracts or benefit summaries.

Required account communication

NASCO self-insured plans, with preventive services at zero cost-share, will receive coverage for these medications on the effective date unless the employer requests to implement upon their renewal. Employers will receive an email explaining how to request these changes to be implemented upon their renewal dates.

For more information

If you have any questions, please contact your broker sales representative.