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# Health Plans Must Provide Some Tests at No Cost

By ROBERT PEAR

WASHINGTON — The White House on Wednesday issued new rules requiring [health insurance](#) companies to provide free coverage for dozens of screenings, laboratory tests and other types of preventive care.

The new requirements promise significant benefits for consumers — if they take advantage of the services that should now be more readily available and affordable.

In general, the government said, Americans use preventive services at about half the rate recommended by doctors and public health experts.

The rules will eliminate co-payments, deductibles and other charges for [blood pressure](#), [diabetes](#) and [cholesterol](#) tests; many [cancer](#) screenings; routine [vaccinations](#); prenatal care; and regular wellness visits for infants and children.

Other services that must be offered at no charge include counseling to help people stop [smoking](#); screening and counseling for [obesity](#); and tests for infection with the virus that causes [AIDS](#).

“Getting rid of cost-sharing is a long-overdue step in the right direction,” said [Kenneth E. Thorpe](#), a

professor of health policy at [Emory University](#) in Atlanta. “But we will have to do a major public education campaign to get people to take advantage of these clinical preventive services.”

The rules stipulate that no co-payments can be charged for tests and screenings recommended by the [United States Preventive Services Task Force](#), an independent panel of scientific experts. The rules apply to new health plans that begin coverage after Sept. 23 and to existing health plans that make significant changes after that date. The administration said the requirements could increase premiums by 1.5 percent, on average.

[Kathleen Sebelius](#), the secretary of health and human services, said the rules would extend benefits to 31 million people in new employer-sponsored plans and 10 million people in new individual plans next year.

In many cases, insurers will be allowed to charge for goods and services needed to treat a condition detected in a screening. For example, consumers can receive free screenings for [depression](#) and high cholesterol, but they might be charged co-payments for [antidepressants](#) and cholesterol-lowering drugs.

In some cases, the task force has specified how frequently a service, like [colonoscopy](#), should be performed. If the guidelines are silent, the rules say, an insurer may use “reasonable medical management techniques to determine the frequency” of services.

The administration is working on a supplemental list of free preventive services for women.

The [Planned Parenthood Federation of America](#) says insurance plans should be required to cover contraceptives without co-payments.

“For women, what could be more basic preventive care than [birth control](#)?” asked Cecile Richards, the president of [Planned Parenthood](#).

Other services that must be provided without charge include genetic counseling for certain women

with a family history of **breast cancer**, counseling to promote **breast-feeding** by new mothers and screening for **osteoporosis** in older women.

Ms. Sebelius said that 100,000 deaths could be averted each year if doctors and patients effectively used five services: colorectal and breast cancer screening, **flu** vaccines and counseling on **smoking cessation** and on aspirin therapy to prevent heart disease.



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