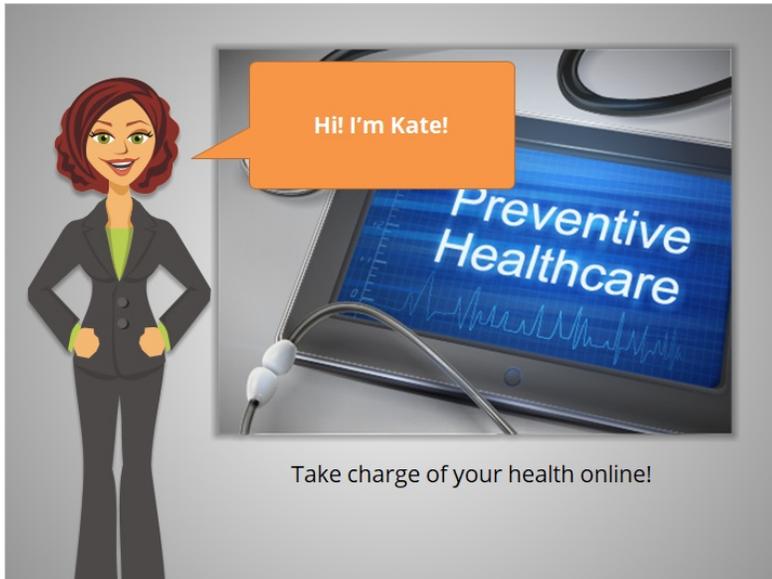


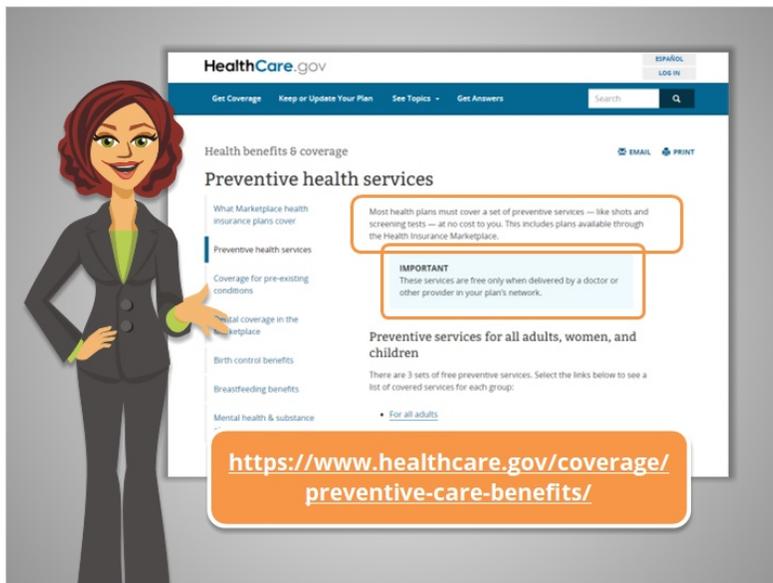
Preventive Care



Hi, I'm Kate. I'm here to show you a few ways to take charge of your health online.

Taking charge of your health is important, because when you are proactive in your health care, you can improve the quality of care you receive for you and your family.

After you enroll in health insurance coverage, most plans offer a variety of preventive healthcare services, which you can learn about using the Internet and through discussion with your doctor.



The website Healthcare.gov offers a wealth of information about preventive health services for all adults, women, and children. Most health plans, including plans available through the Health Insurance Marketplace, must cover a set of preventive services such as shots or vaccines, and screening tests at no cost to you only when they are delivered by a doctor or other provider in your plan's network.

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Preventive health services

What Marketplace health insurance plans cover

Preventive health services

Coverage for pre-existing conditions

Dental coverage in the Marketplace

abuse coverage

EMAIL PRINT

Most health plans must cover a set of preventive services — like shots and screening tests — at no cost to you. This includes plans available through the Health Insurance Marketplace.

IMPORTANT
These services are free only when delivered by a doctor or other provider in your plan's network.

Preventive services for all adults, women, and children

There are 3 sets of free preventive services. Select the links below to see a list of covered services for each group:

- [For all adults](#)
- [For women](#)
- [For children](#)

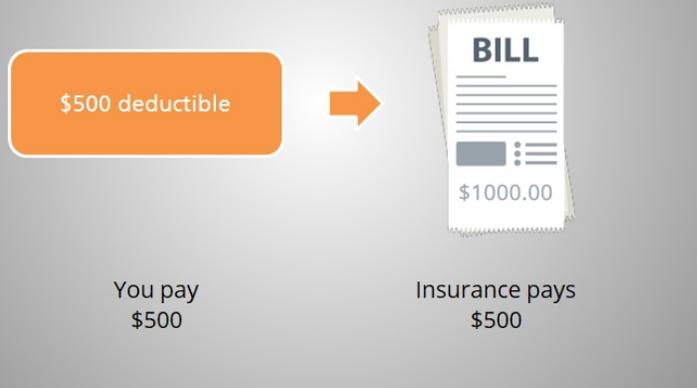
Click on "For all adults"

Let's look to see what types of preventive care benefits are recommended for adults. There are three sets of free preventive services – for all adults, for women, and for children. Please click on the link “For all adults” to see a list of covered services.

Good job!

There are more than twenty preventive health services recommended for all adults. All Marketplace health plans must cover this list of preventive services without charging you a copayment even if you haven't met your yearly deductible.

A **deductible** is the **amount you pay** before your insurance plan starts to pay



Remember, a deductible is the amount you pay for covered health care services before your insurance plan starts to pay. For example, if you have a \$500 deductible, and you have a \$1000 medical bill, you will pay \$500, and your insurance will pay the remainder.

1. Abdominal aortic aneurysm one time screening for men of specified ages who have ever smoked	Mental health & substance abuse coverage
2. Alcohol misuse screening and counseling	Preventive care benefits for women
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk	Preventive care benefits for children
4. Blood pressure screening	
5. Cholesterol screening for adults of certain ages or at higher risk	
6. Colorectal cancer screening for adults 50 to 75	
7. Depression screening	
8. Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese	
9. Diet counseling for adults at higher risk for chronic disease	
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting	
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and U.S.-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence.	
12. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945–1965	
13. HIV screening for everyone ages 15 to 65, and other ages at increased risk	
14. Immunization vaccines for adults — doses, recommended ages, and recommended populations vary: <ul style="list-style-type: none"> ◦ Diphtheria ◦ Hepatitis A ◦ Hepatitis B 	

On the Preventive Care for Adults page, you'll see many common recommendations such as diet counseling, depression screening, blood pressure screening, and a long list of immunization vaccines to prevent measles, the flu, and mumps, just to name a few. Recommendations vary based on age, sex, family history, and other reasons.

1. [Abdominal aortic aneurysm one time screening](#) for men of specified ages who have ever smoked
 2. [Alcohol misuse screening and counseling](#)
 3. [Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk](#)
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 - o [Diphtheria](#)
 - o [Hepatitis A](#)
 - o [Hepatitis B](#)
- Mental health & substance abuse coverage
Preventive care benefits for women
Preventive care benefits for children

Prevention is especially important as you get older. As your risk of getting certain diseases changes, and you may need different screenings. Colorectal cancer screening is a good example.

The screenshot shows the MyHealthfinder website interface. At the top, it says "U.S. Department of Health and Human Services" and "ODPHP | Office of Disease Prevention and Health Promotion". The navigation bar includes "MyHealthfinder", "Browse topics", "Español", and a search bar. The main heading is "Get Tested for Colorectal Cancer" with a photo of an elderly couple. Below this, the breadcrumb trail reads "MyHealthfinder > Doctor Visits > Screening Tests > Get Tested for Colorectal Cancer". The section title is "The Basics: Overview".

If you are age 50 to 75, get tested regularly for colorectal cancer. A special test (called a screening test) can help prevent colorectal cancer or find it early, when it may be easier to treat.

You may need to get tested before age 50 if colorectal cancer runs in your family. Talk with your doctor and ask about your risk for colorectal cancer.

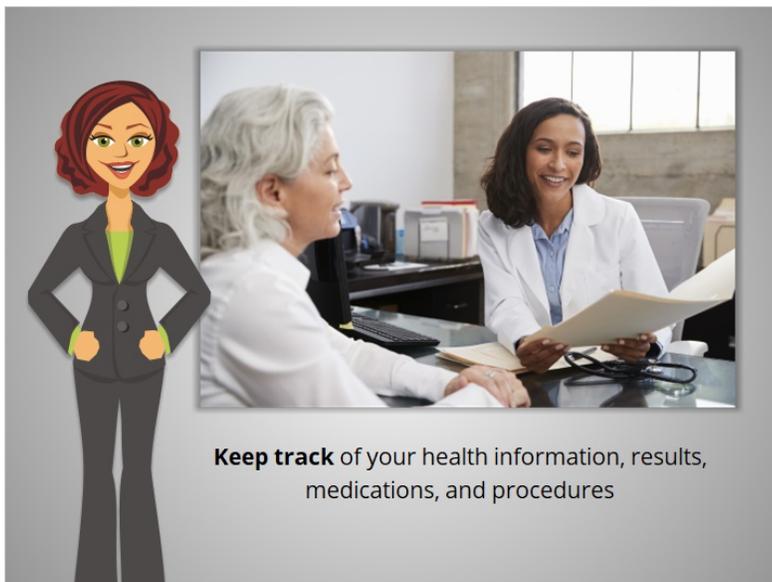
How do I decide which test to take?

There are different ways to test for colorectal cancer. Your doctor can help you decide which test you would prefer.

Before you talk with your doctor about which test to get, it can be helpful to think about your values and preferences. Answer these questions to find out which test you would prefer – then share the results with your doctor.

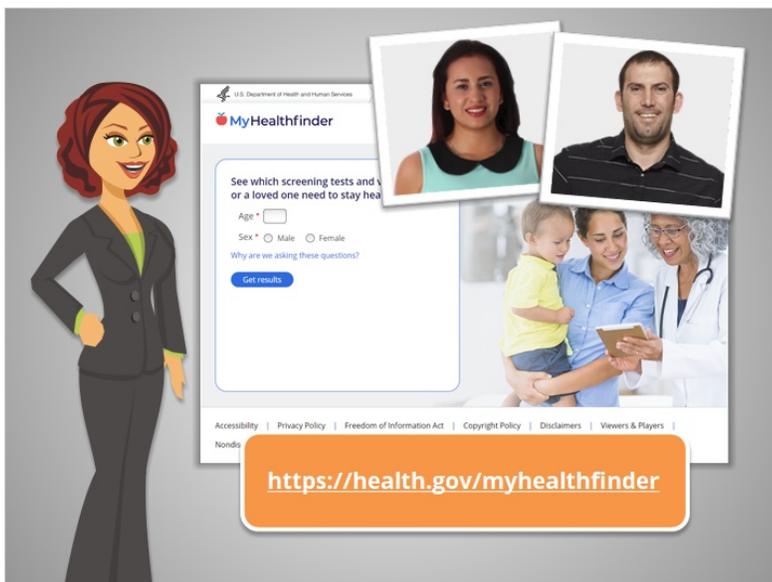
Together, you and your doctor can make a screening plan that's right for you.

Everyone needs a colorectal screening between the ages of 50 and 75, and each screening test has pros and cons. You can search for information about the screening tests online, to find out which test screening you prefer.

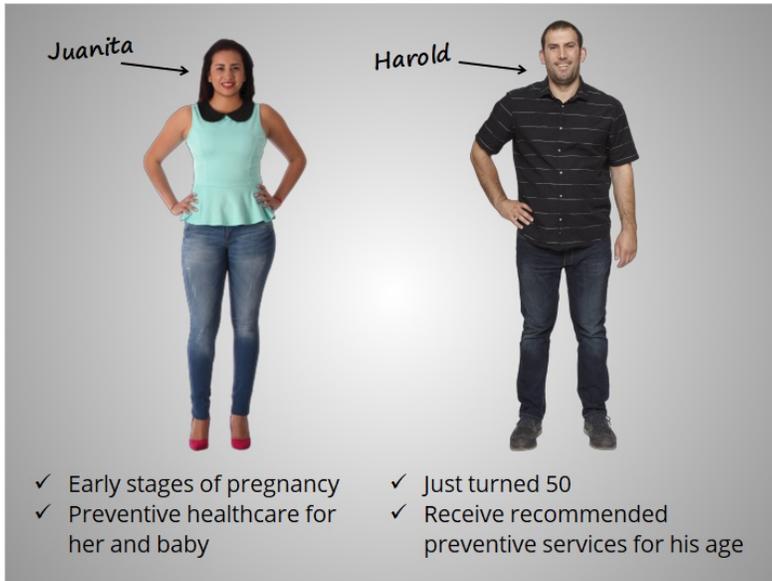


Keep track of your health information, results, medications, and procedures

It is important to ask questions when you visit your doctor and to keep track of your health information, results, medications, and procedures.



In the remainder of this course, we'll review the MyHealthFinder website. This is a website coordinated by the Office of Disease Prevention and Health Promotion and the Department of Health and Human Services. We'll follow along with our friends Juanita and Harold, who you met in the digitallearn.org course "Using Healthcare.gov to Enroll in Health Insurance".



Juanita is in the early stages of pregnancy and needs to learn more about preventive healthcare for her and her baby to stay healthy.

Harold just turned fifty and recently enrolled in a new health insurance plan. He would like to schedule an appointment with a doctor to receive recommended preventive health care services for his age.



Both Juanita and Harold are taking charge of their health by learning to further navigate personalized health information online from trusted sources.

Next: Steps to identify preventive services, and schedule an appointment

End Lesson →

In the next lesson, we'll look at some of the steps Juanita and Harold will need to complete in order to identify some of the recommended preventive services for each of them, and to schedule an appointment with their doctor as a part of their health insurance coverage plan.

Click on the green button to end this lesson.