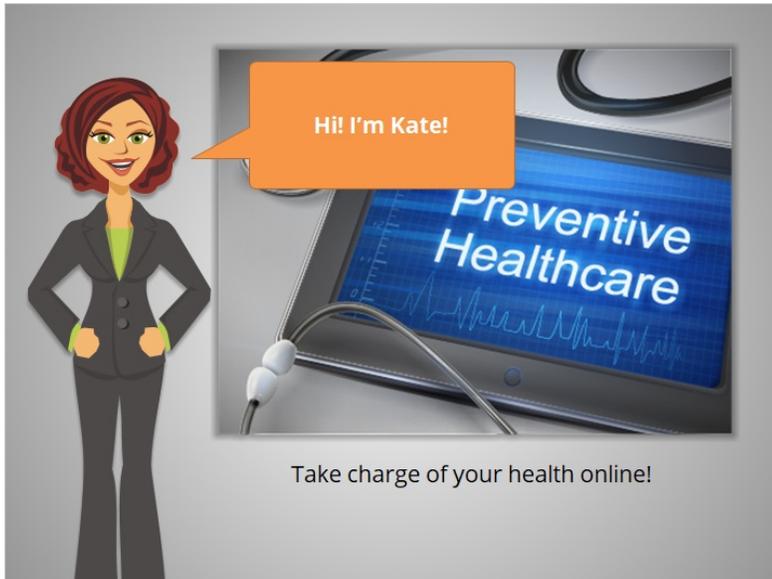


Preventive Care



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.

HealthCare.gov

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Health benefits & coverage EMAIL PRINT

Preventive health services

What Marketplace health insurance plans cover

Preventive health services

Coverage for pre-existing conditions

Dental coverage in the Marketplace

abuse coverage

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](#)

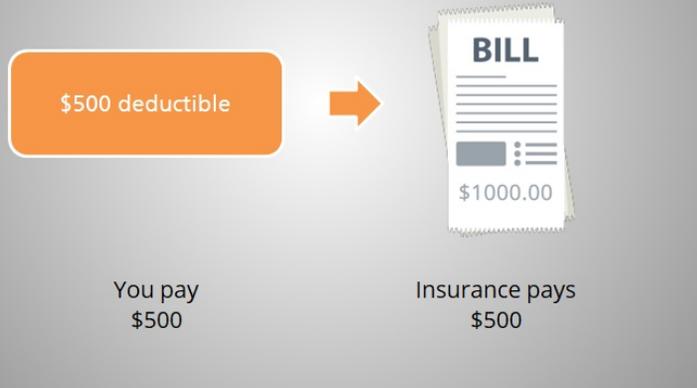
Click on "For all adults"

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"> o Diphtheria o Hepatitis A o 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.

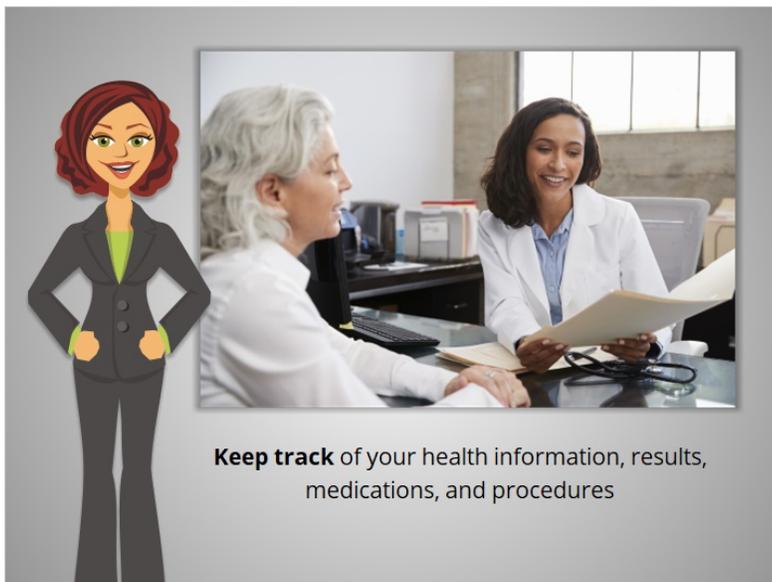
- | | |
|---|--|
| 1. Abdominal aortic aneurysm one time screening for men of specified ages who have ever smoked | Mental health & substance abuse coverage |
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Prevention is especially important as you get older. As your risk of getting certain diseases changes, and you may need different screenings. Colorectal cancer screening is a good example.

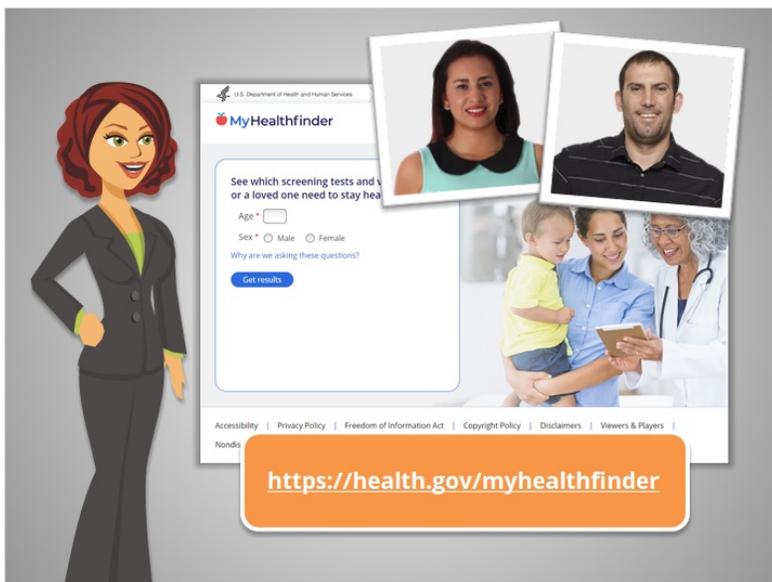
The screenshot shows the MyHealthfinder website interface. At the top, it displays the U.S. Department of Health and Human Services logo and the ODPHP (Office of Disease Prevention and Health Promotion) logo. The navigation bar includes "MyHealthfinder", "Browse topics", "Español", and a search bar. The main heading is "Get Tested for Colorectal Cancer" with a sub-heading "The Basics: Overview". Below this, there are three highlighted text boxes:

- Box 1:** "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."
- Box 2:** "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."
- Box 3:** **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."

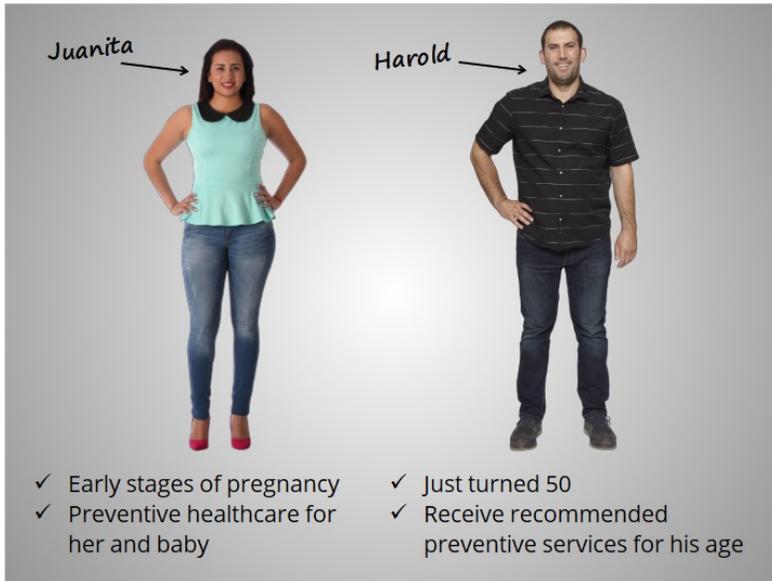
Everyone needs a colorectal screening between the ages of 50 and 75, and each screening test has pros and cons. You can search for information about the screening tests online, to find out which test screening you prefer.



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.

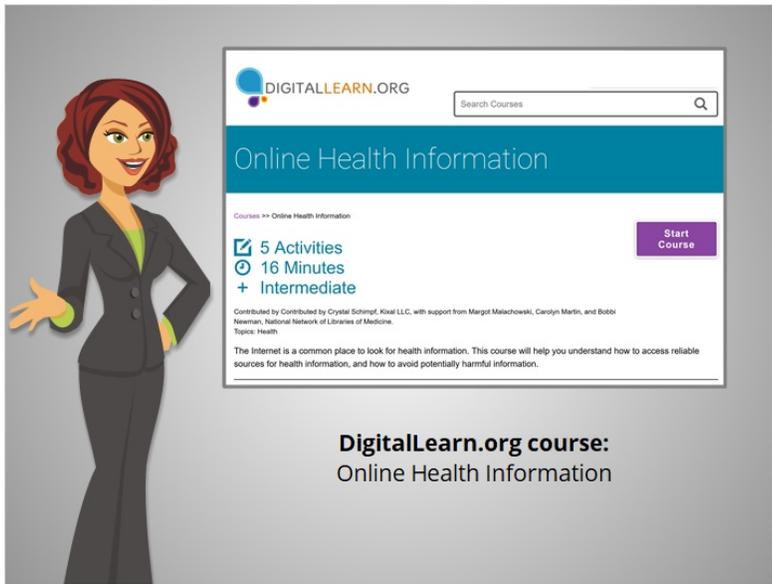
Click on the green button to end this lesson.

Juanita



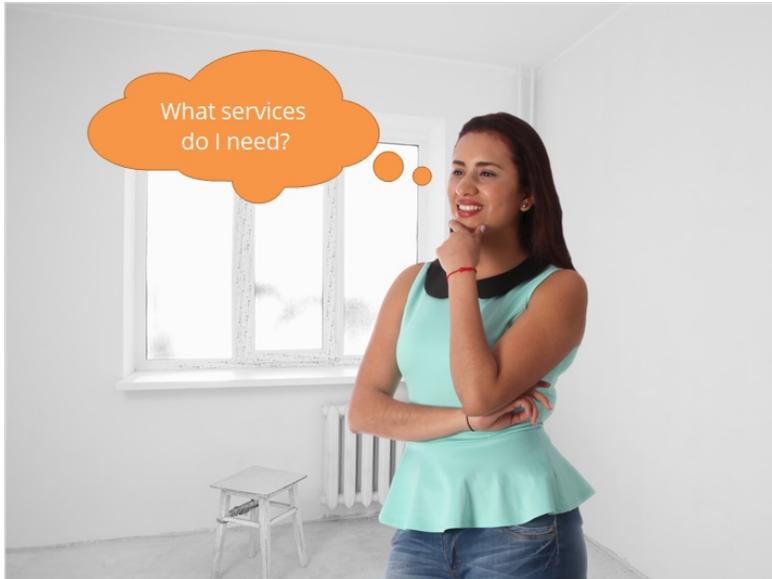
Let's follow along with Juanita as she searches for preventive health information.

Juanita recently enrolled in a health insurance plan through Healthcare.gov. Juanita doesn't have much experience using a computer, since her previous job did not require it, but she's been learning and practicing more at the library. She is becoming more familiar with the support and resources available to her online.

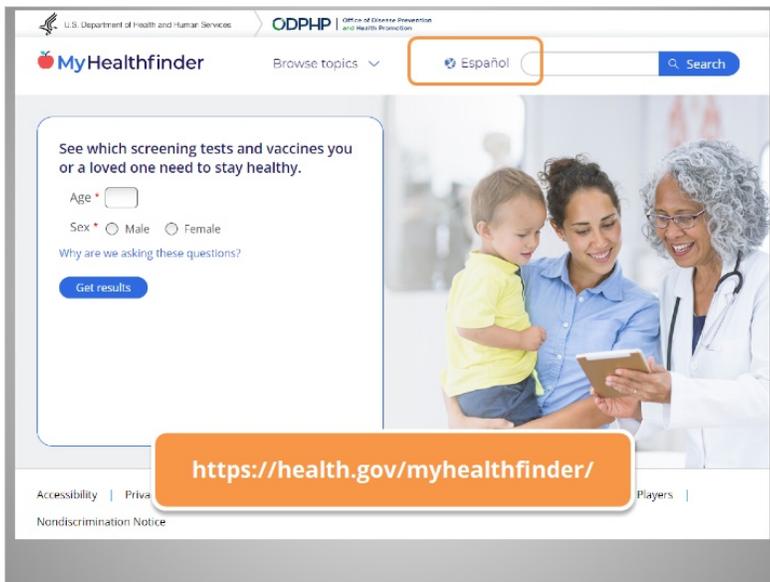


DigitalLearn.org course:
Online Health Information

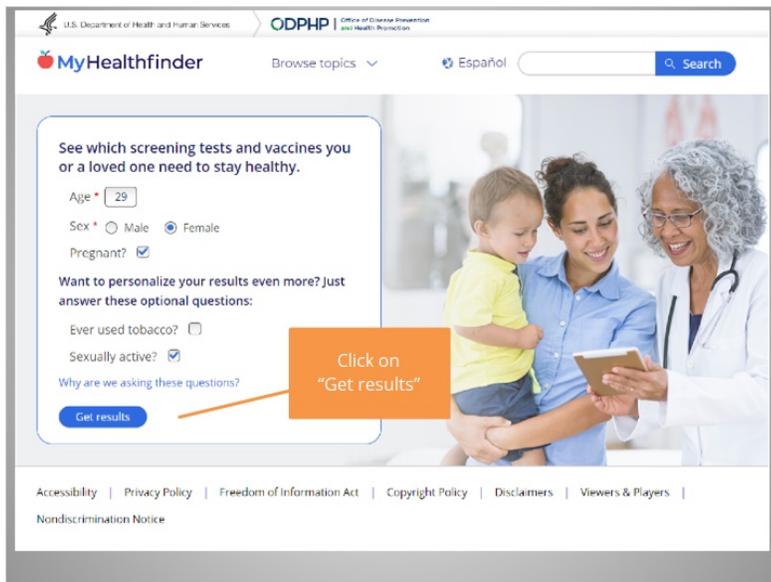
To help support her search for preventive health information, Juanita has just completed the DigitalLearn course, "Online Health Information." The information she finds will help prepare her in her future doctor's appointments during and after her pregnancy to maintain good health. If you are new to searching for health information online, this course is recommended to help you.



Juanita first needs to know what preventive health services she needs before she schedules an appointment with her doctor. Women who are pregnant need services like prenatal care, and their babies need important newborn screenings before and after birth.



Juanita navigates to the website MyHealthfinder at health.gov/myhealthfinder. There is also a link to use the Spanish version of the website, located above the search button for those that prefer Spanish as the primary website language.



MyHealthfinder gives you personalized recommendations for screenings, vaccines, and other preventive services, so they ask about things like age and sex. They do not share your information with anyone else.

Many recommendations are based on age, so this question is required — you won't get recommendations if you don't answer it.

Juanita continues and enters in her age, sex...

... and checks the box next to "Pregnant?". She wants more personalized results, so she also checks "Sexually active?".

Would you help out Juanita, by clicking on "Get results"?

MyHealthfinder Browse topics Español Search

Results

You said you want personalized information for a pregnant woman age 29. Here are some important ways to stay healthy and have a healthy pregnancy.

Doctors recommend that all women age 29:

- Get Tested for Hepatitis C**
Everyone ages 18 to 79 needs to get tested for hepatitis C. (USPSTF)
- Talk With Your Doctor About Depression**
Talk with your doctor about how you are feeling if you have been sad, down, or hopeless. (USPSTF)
- Get Your Well-Woman Visit Every Year**
See a doctor or nurse for a checkup once a year. (HRSA)
- Watch for Warning Signs of Relationship Violence**

Great job! In Juanita’s results, she sees there are several recommendations based on her age.

Doctors recommend that all pregnant women:

- Have a Healthy Pregnancy**
Get early prenatal care (health care during pregnancy) and don't smoke or drink during pregnancy. (USPSTF)
- Get Tested for Hepatitis B**
Get tested for hepatitis B at your first prenatal doctor's visit. (USPSTF)
- Breastfeed**
Try to breastfeed your baby for at least the first 12 months. (USPSTF)
- Talk With the Doctor About Preeclampsia**
Ask the doctor or midwife about your risk of preeclampsia. If you are at high risk, ask about taking aspirin to lower your risk. (USPSTF)
- Talk with a Doctor About Newborn Screening**
Talk to your doctor about important newborn screening tests. (USPSTF)
- Get the Seasonal Flu Vaccine**
Get a flu shot to help prevent the flu. The flu can be more serious in pregnant women. (ACIP)
- Get Tested for Gestational Diabetes**
Testing for gestational diabetes is part of regular prenatal care and usually happens between 24 and 28 weeks of pregnancy. (USPSTF)

As she scrolls down the page, she sees recommendations for pregnant women. Note that health care during pregnancy is called prenatal care. During prenatal care, your physician can find any health problems that may come up for your baby. Early treatment can cure many problems and prevent others.

Based on family history and other risk factors, doctors recommend that some women age 29:

Watch Your Weight

If you are obese, ask your doctor about counseling for obesity. (USPSTF)

Talk with a Doctor if Breast or Ovarian Cancer Runs In Your Family

Talk with your doctor if you have a family history of breast or ovarian cancer. (USPSTF)

Get the Seasonal Flu Vaccine

Get a flu shot to help prevent the flu. The flu can be more serious in pregnant women. (ACIP)

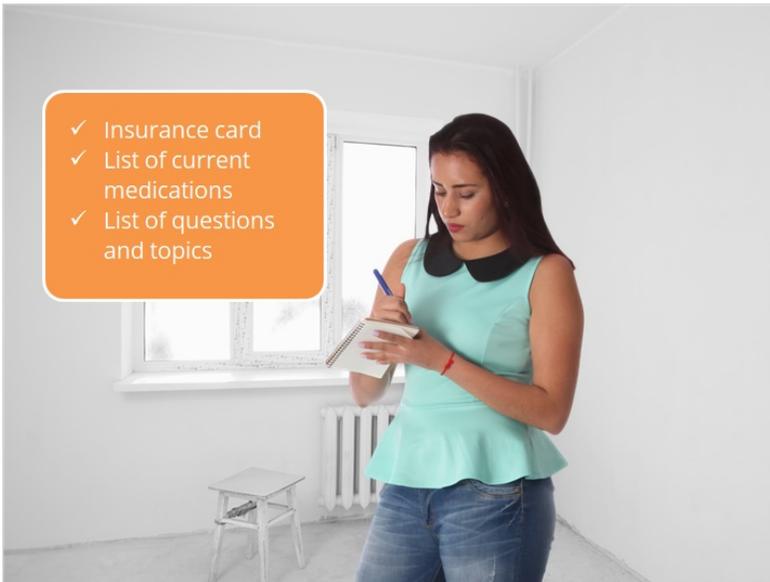
You may also be interested in these health topics:

- [Get Enough Calcium](#)
- [Manage Stress](#)
- [Healthy Eating](#)
- [Get Active](#)

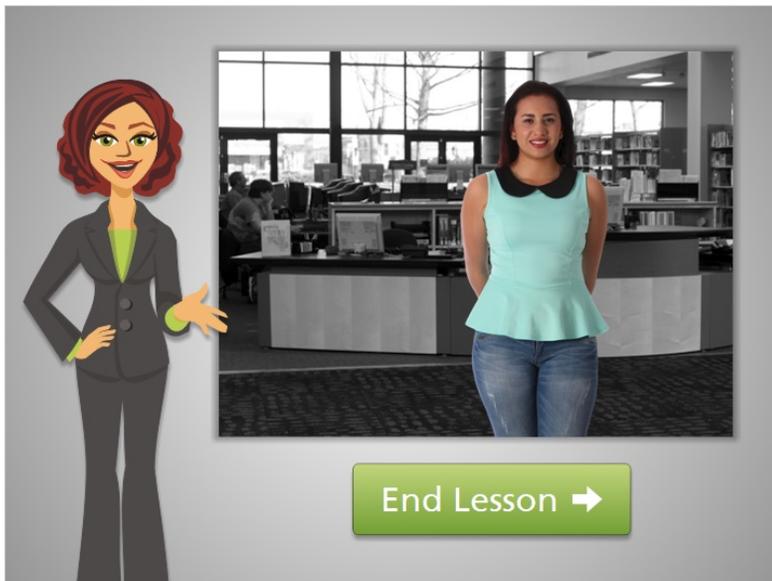
As she scrolls further down the page, Juanita sees other health topics she may be interested in to maintain a healthy lifestyle for herself and for her baby. These include things getting enough calcium, managing stress, getting active and eating healthy. Ask your librarian for more information on these topics and more. Your library has access to many health-related resources that will be useful to you on your health journey.



Preventive care includes recommendations from your doctor and making your own healthy lifestyle choices to maintain good health.



Before her first prenatal appointment with her doctor, Juanita makes sure to prepare some important information before her visit. Juanita will bring her insurance card with her, along with a list of her current medications she takes. She will also prepare a list of questions and topics to discuss during her visit; she can easily refer to her notes from the appointment at a later time.



Juanita is prepared for her next visit with her doctor. Click on the green button to end this lesson.

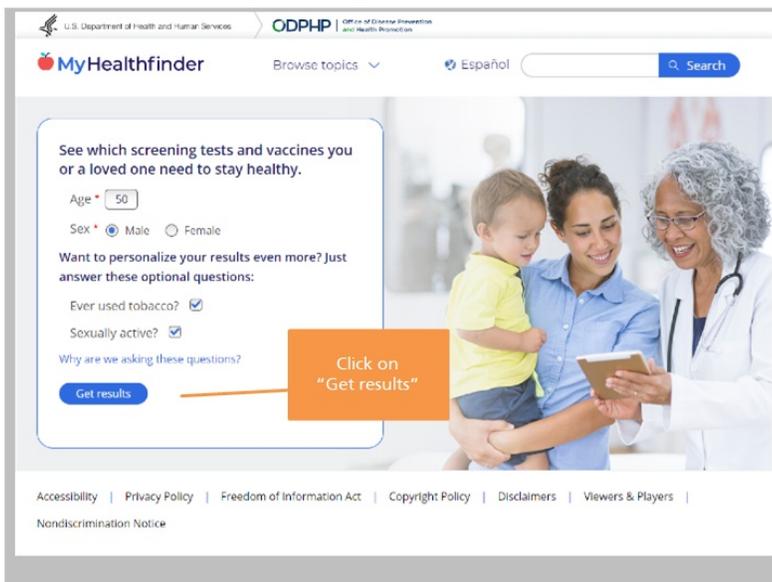
Harold



Like Juanita, Harold wants to know what preventive services he should receive during his visit with his new doctor. He is ready to get started.



Harold navigates to the website MyHealthfinder at health.gov/myhealthfinder/ and enters his age and sex.



He checks the box next to “Ever used tobacco?” because he has been a smoker for many years. He also checks the box next to “Sexually active.” Would you help out Harold, and click on “Get results”?

The screenshot shows the MyHealthfinder website interface. At the top, there is a navigation bar with the MyHealthfinder logo, a "Browse topics" dropdown menu, a language selector set to "Español", and a search bar. Below the navigation bar is a blue header with the word "Results" in white. To the right of the header is a photograph of a plate of fruit and some tools. The main content area has a white background and contains the following text: "You said you want personalized information for a man age 50. Here are important ways to stay healthy." Below this is a section titled "Doctors recommend that all men age 50:" with three sub-items: "Get the Seasonal Flu Vaccine" (with subtext "Get the flu vaccine every year to protect yourself and others from the flu. (ACIP)"), "Get Help to Quit Smoking" (with subtext "If you still smoke, ask your doctor about services to help you quit. (USPSTF)"), and "Get Tested for Colorectal Cancer" (with subtext "Get tested regularly for colorectal cancer, starting at age 50. (USPSTF)"). The "Get Tested for Colorectal Cancer" item is highlighted with an orange border.

Good job! As you get older, your risk of getting certain diseases changes — and you'll need different screenings based on those risks. For example, adults ages 50 to 75 years need to be screened for colorectal cancer because they're at higher risk.

Based on family history and other risk factors, doctors recommend that some men age 50:

Watch Your Weight

If you are obese, ask your doctor about counseling for obesity. (USPSTF)

Talk to Your Doctor About Taking Medicine to Lower Your Risk of Heart Attack and Stroke

Smoking can put you at risk for heart attack and stroke. Talk to your doctor about asking about taking a medicine called statin to lower your risk. (USPSTF)

Get Tested for Syphilis

If you have HIV or another risk factor for syphilis (like having sex with other men), ask your doctor about testing and prevention counseling. (USPSTF)

Get Help with Healthy Eating

If your doctor has told you that you are at risk for heart disease or diabetes, ask about dietary counseling. (USPSTF)

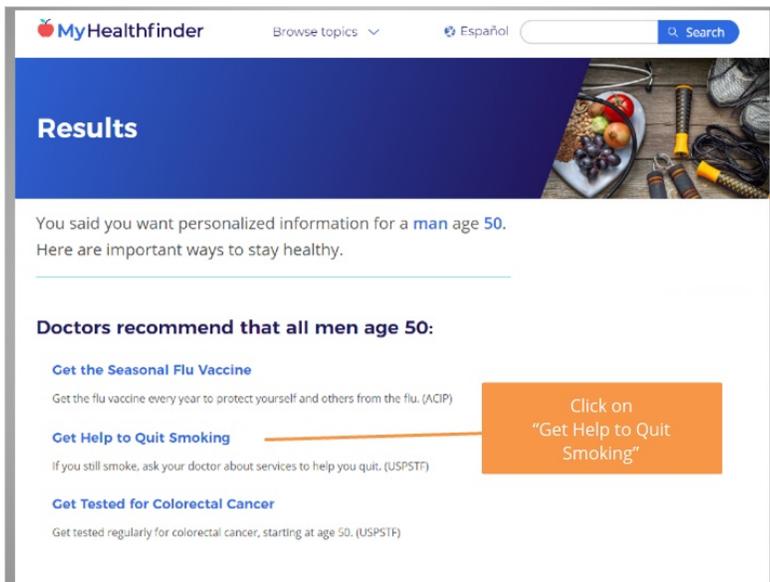
Get Tested for Hepatitis B

If you have risk factors for hepatitis B (like any injection drug use or if you were born in a country where hepatitis B is common), talk to your doctor about getting tested. (USPSTF)

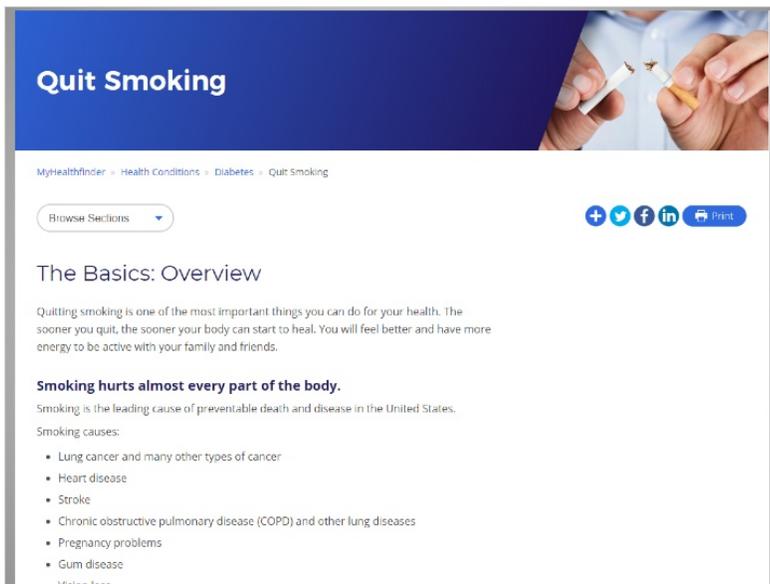
Get Tested for Type 2 Diabetes

If you are overweight or have other risk factors for type 2 diabetes (like a family history of diabetes), ask your doctor to test you for diabetes. (USPSTF)

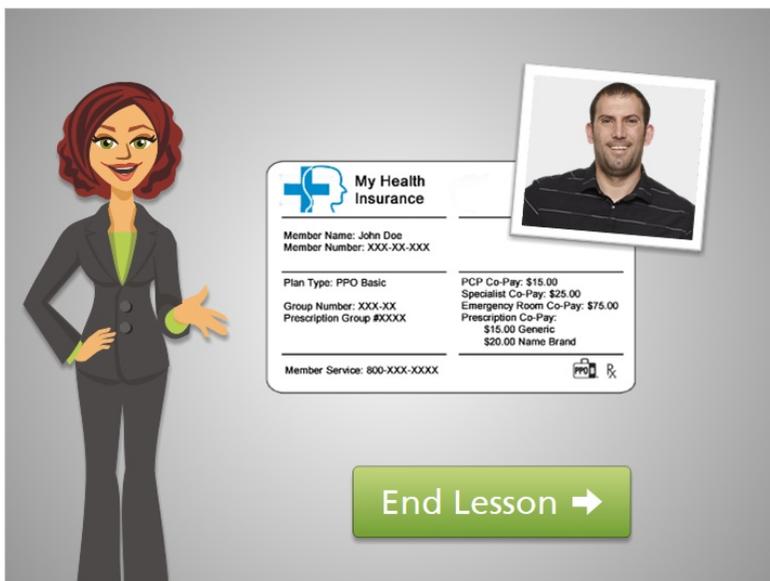
Harold scrolls further down to see more results. For Harold, since he is a smoker and an older adult, it is suggested that he talk to his doctor about taking medicine to lower his risk of heart attack and stroke.



Harold scrolls back to the top of the page. He wants to learn how to quick smoking. Would you help Harold, and click on “Get Help to Quit Smoking”?



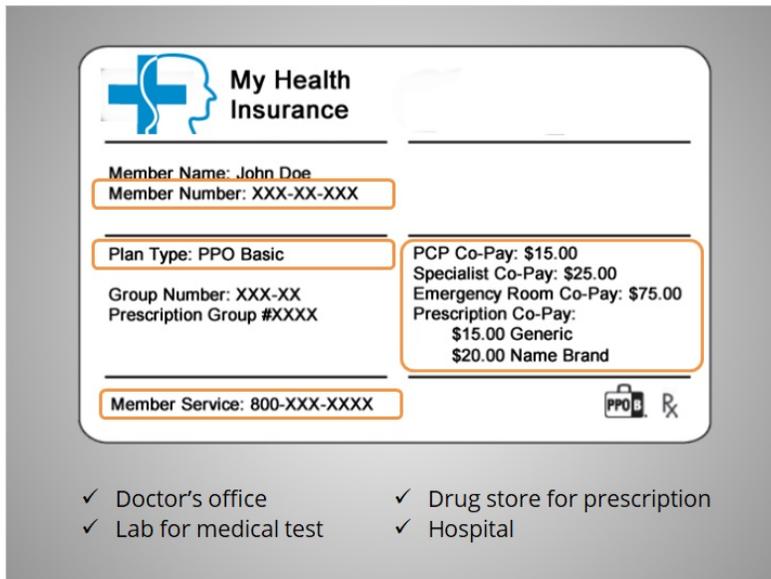
Nice work! Harold is able to read more about quitting smoking, before he schedules an appointment with a doctor.



Now that Harold has reviewed some of the preventive services available and recommended to him, he feels ready to schedule a first appointment.

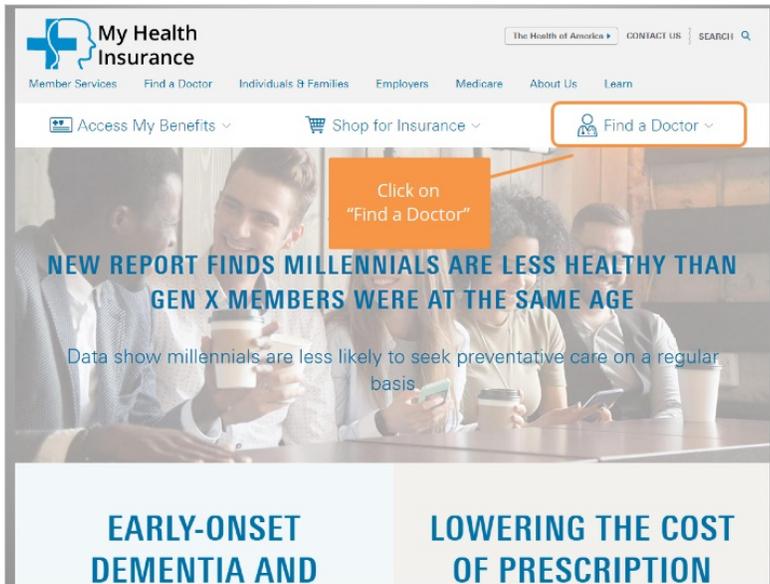
In the next lesson, we'll follow along with Harold as he reviews his insurance card, which he received when he signed up for a new health insurance coverage plan. Click on the green button to end this lesson.

Using Your Health Insurance

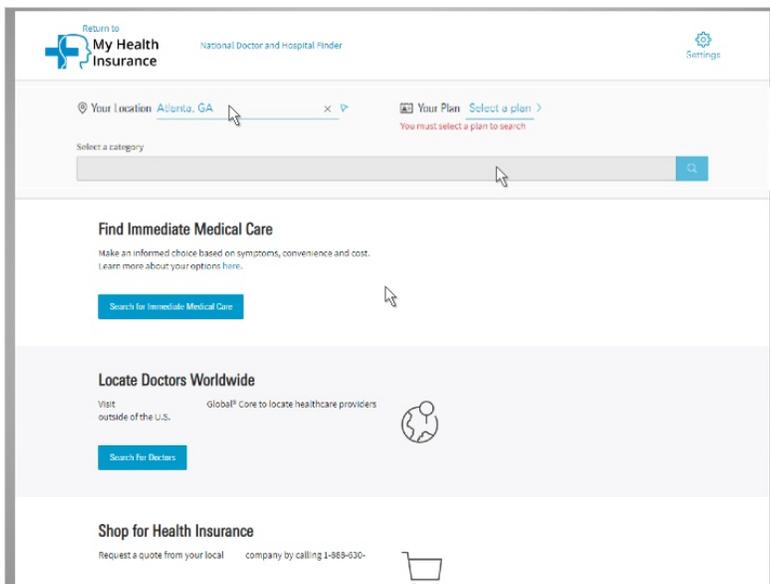


Your insurance card has a lot of important information on it including your I.D. number, the type of plan you are enrolled in, your co-pay amounts if you have any, and your doctor or provider's contact information.

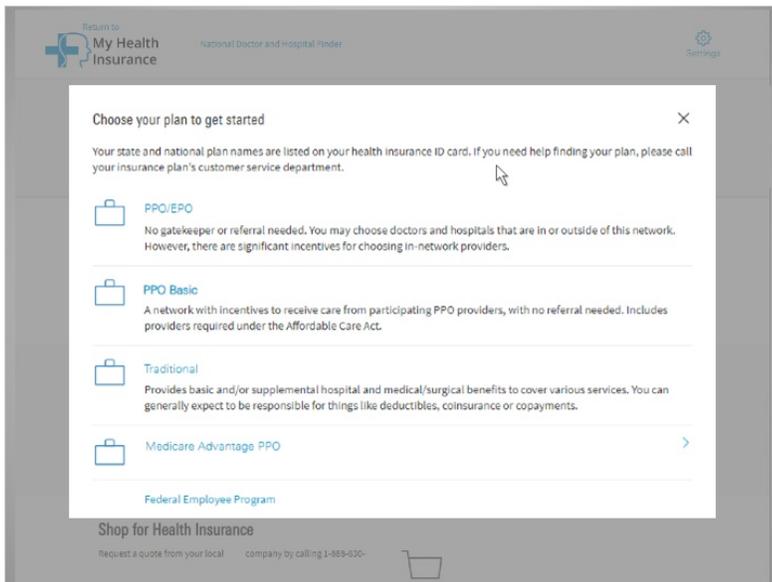
You will need your insurance card when you go to visit the doctor's office, a lab for a medical test, a drug store or pharmacy to get a prescription filled, or a hospital.



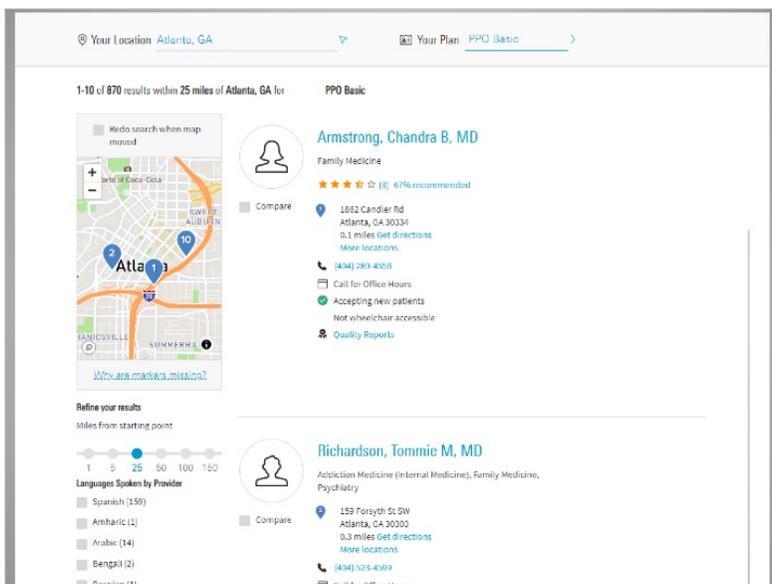
Harold uses information on his insurance card to find the website for his insurance provider. On the home page, Harold sees a link to find a doctor. Would you help out Harold, and click on Find a Doctor?



Good job! From here, Harold can fill out his location information ...



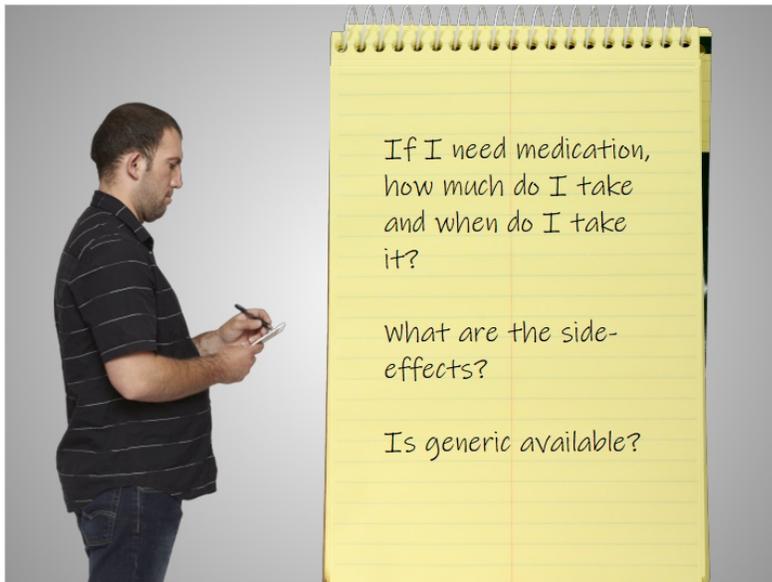
and select his insurance plan.



As he goes through the results, Harold will make sure he finds a doctor within his insurance network. If you go to a doctor who is “out of network”, you may have to pay more – or all of – the doctor’s bill on your own.

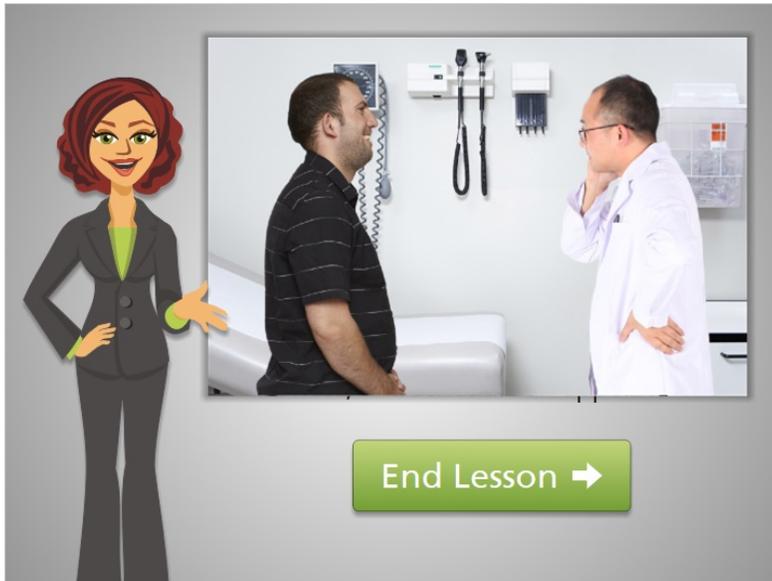


Before you schedule an appointment with your doctor, feel free to ask about their experience with patients with disabilities, LGBTQ people, and people of different ethnic or racial groups. If you have any problems, call your health plan using their contact information on your ID card.



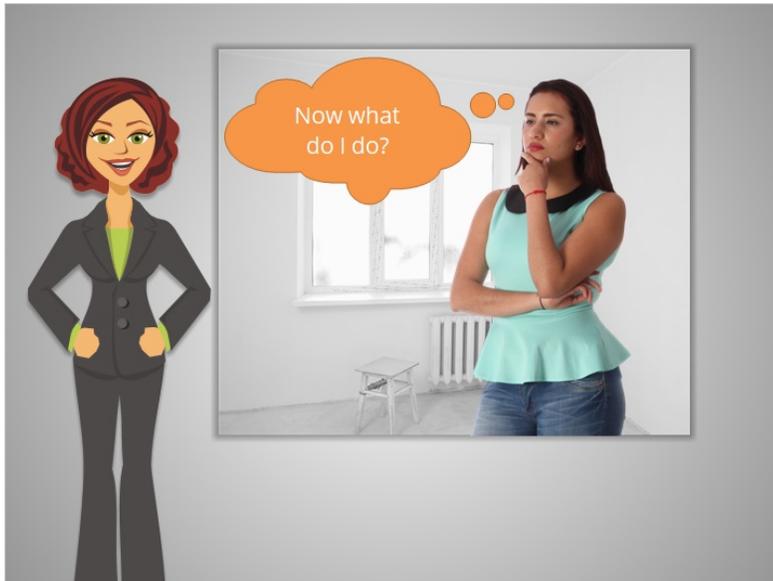
Harold has successfully scheduled a checkup appointment as a new patient with a doctor. He writes down a few questions to ask his doctor during his visit:

- 1) How is my health? What can I do to stay healthy?
- 2) What do I do next? Do I need any tests? If so, for what?
- 3) If I have an illness or chronic condition, what are my treatment options?
What will happen if I don't treat it?
- 4) If I need medication, how much do I take and when do I take it? What are the side-effects? Is generic available?

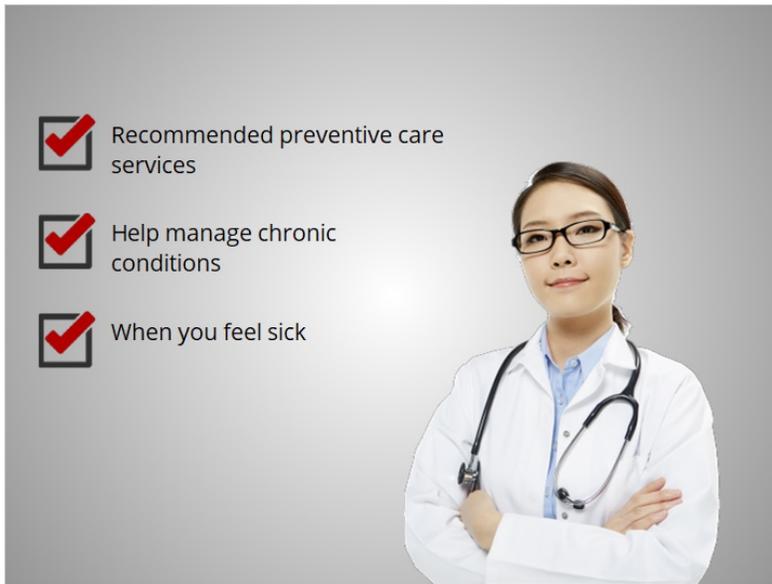


These are important steps in everyone's health journey. In the next lesson, we'll look at some ways to take follow up action. Click on the green button to end this lesson.

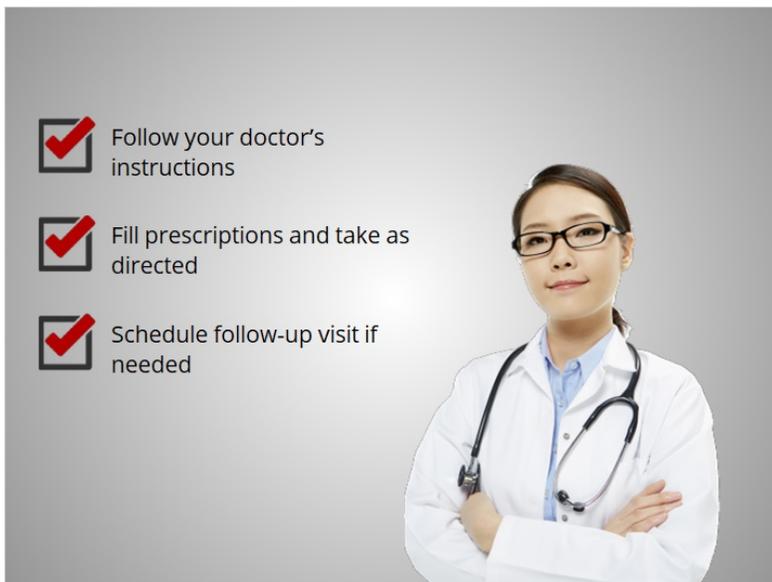
Follow Up Action



Now that you have seen your doctor and had a first visit, where do you go from here?



You'll see your doctor or other provider for your recommended preventive care services and to help manage chronic conditions, as well as when you feel sick.

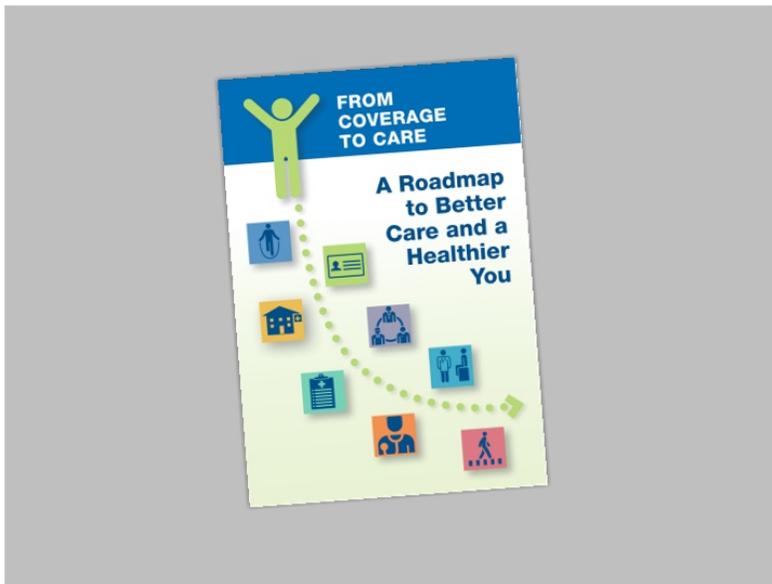


Ask your doctor when your next visit or recommended health screenings should happen. To stay on track of your health journey, next steps for after your first appointment are to 1) follow your doctor's instructions; 2) fill any prescriptions you were given and to take them as directed; and 3) schedule a follow up visit if needed.

Also, be sure to review your itemized bill to make sure the services and costs listed are accurate. It's also important to pay for the services on time.



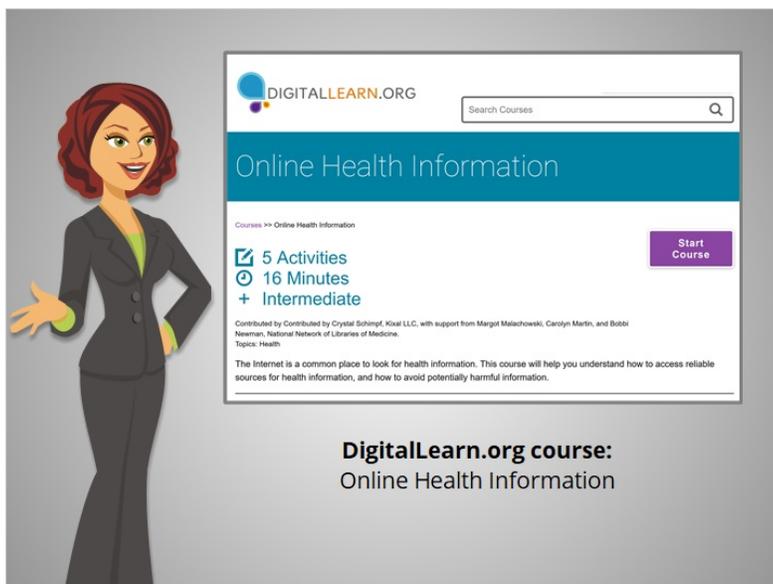
If you have questions or concerns between visits, call your doctor. They can help answer questions about your health and adjust any medications you are taking.



To keep track of your preventive care services and follow up actions, fill out a personal health checklist, like the one in “From Coverage to Care: A Roadmap to Better Care and a Healthier You” provided by healthcare.gov.

Personal Health Checklist		
Health Screening	Date	Result
Height and Weight _____		
Body Mass Index (BMI) _____		
Blood Pressure _____		
Cholesterol _____		
Vaccinations and Immunizations _____		

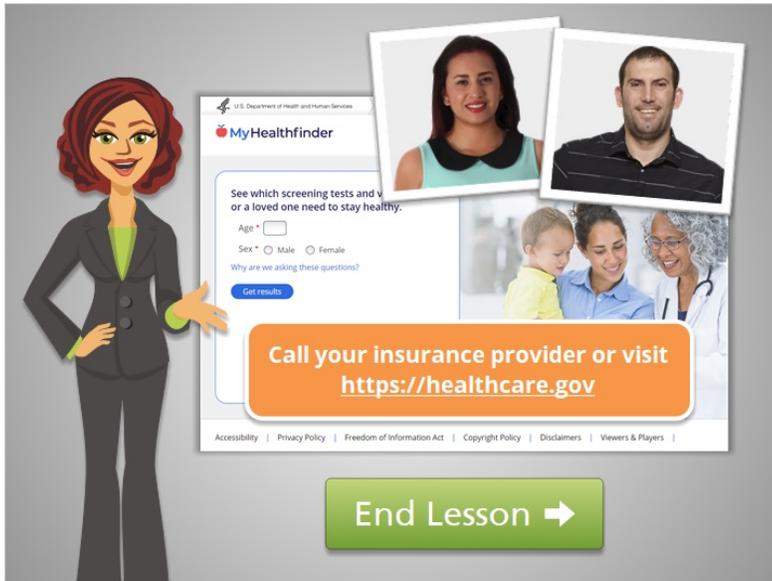
With this personal health checklist, you can see a list of different screenings you may want to receive. You can record dates you receive the screenings, as well as the results. You can also take notes, which might include whether the results are good or bad, and whether there’s any follow-up you want to take.



DigitalLearn.org course:
Online Health Information

Many people use the internet to search for health information online, especially if they have been diagnosed with a chronic condition or if they are taking a new medication.

To learn more about how to effectively and safely search for health information, refer to digitallearn’s course “Online Health Information.” You will learn about trusted, reliable sources, how to search for health information, how to evaluate health information, and how to avoid harmful sites.



Both Juanita and Harold used MyHealthFinder to learn more about their unique recommended preventive health services that are covered by their insurance plans. If you need help navigating your insurance plan, call your insurance provider or visit healthcare.gov to learn more.

You've completed the final lesson in the course "Using MyHealthFinder for Preventive Healthcare."

Click on the green button to end this course.