

# Resource

# The Federal Preventive Services Health Insurance Benefit Mandate and California's Health Insurance Benefit Mandates

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Prepared by
California Health Benefits Review Program

www.chbrp.org



## THE FEDERAL PREVENTIVE SERVICES HEALTH INSURANCE BENEFIT MANDATE AND CALIFORNIA'S HEALTH INSURANCE BENEFIT MANDATES

As a tool for analyzing legislation, the California Health Benefits Review Program (CHBRP) maintains this resource to identify potential overlap between the federal benefit mandate requiring health insurance coverage of some preventive services and California state benefit mandates. CHBRP provides independent evidence-based analysis of health insurance benefits-related legislation at the request of the California Legislature.

As indicated in federal<sup>1</sup> and California state<sup>2</sup> law, non-grandfathered group and individual health insurance plans and policies must cover certain preventive services *without cost-sharing (i.e. copayment, coinsurance, and/or deductible) when delivered by in-network providers* and as soon as 12 months after a recommendation appears in any of the following:

- The United States Preventive Services Task Force (USPSTF) A and B recommendations<sup>3</sup>
- The Health Resources and Services Administration (HRSA)-supported health plan coverage guidelines for women's preventive services<sup>4</sup>
- The HRSA-supported comprehensive guidelines for infants, children, and adolescents, which include:
  - o The Bright Futures Recommendations for Pediatric Preventive Health Care<sup>5</sup>, and
  - The recommendations of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children<sup>6</sup>
- The Advisory Committee on Immunization Practices (ACIP) recommendations that have been adopted by the Director of the Centers for Disease Control and Prevention (CDC)<sup>7</sup>

This resource is arranged as follows:

<u>Tables</u>	<u>Page</u>
<b>Table 1.</b> Federal Health Insurance Benefit Mandates as Defined by Reference to USPSTF A and B Recommendations & Related Mandates in California State Law	4
<b>Table 2</b> . Federal Health Insurance Benefit Mandates as Defined by Reference to HRSA-Supported Health Plan Coverage Guidelines for Women's Preventive Services & Related Mandates in California State Law	32

Current as of January 28, 2021

<sup>&</sup>lt;sup>1</sup> Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act.

<sup>&</sup>lt;sup>2</sup> California Health and Safety Code 1367.002 and California Insurance Code Section 10112.2.

<sup>&</sup>lt;sup>3</sup> USPSTF created a concise document summarizing its A and B recommendations (Current as of January 2021), available at: <a href="https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/">https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/</a>. However, for this resource CHBRP consulted USPSTF's A-Z Topic Guide because up-to-date summaries of recommendations are available through links on that webpage: <a href="https://www.uspreventiveservicestaskforce.org/BrowseRec/Index">https://www.uspreventiveservicestaskforce.org/BrowseRec/Index</a>.

<sup>&</sup>lt;sup>4</sup> Available at: https://www.hrsa.gov/womensguidelines2016/index.html.

<sup>&</sup>lt;sup>5</sup> Available at: https://brightfutures.aap.org/materials-and-tools/tool-and-resource-kit/Pages/default.aspx.

<sup>&</sup>lt;sup>6</sup> Available at: https://www.hrsa.gov/advisory-committees/heritable-disorders/recommendations-reports/index.html.

<sup>&</sup>lt;sup>7</sup> "Recommended immunization schedules for children and adolescents aged 18 years or younger—United States, 2020" available at: https://www.cdc.gov/vaccines/schedules/downloads/child/0-18vrs-child-combined-schedule.pdf.

<sup>&</sup>quot;Recommended immunization schedule for adults aged 19 years or older—United States, 2020" available at: https://www.cdc.gov/vaccines/schedules/downloads/adult/adult-combined-schedule.pdf.



<b>Table 3.</b> Federal Health Insurance Benefit Mandates as Specified by Reference to	38
HRSA-Supported Comprehensive Guidelines for Infants, Children, and Adolescents	
& Related Mandates in California State Law	
Table 4. Fodoval Haalib lagurance Danelit Mandaton on Charlifod by ACID	40
Table 4. Federal Health Insurance Benefit Mandates as Specified by ACIP	40
Recommendations	

#### **Methods**

For Table 1, CHBRP reviewed known benefit mandates in California's Health and Safety Code (H&SC) and the California Insurance Code (IC)8 to identify state benefit mandates that seemed to overlap with the tests, treatments, or services partially or fully addressed by one or more of USPSTF's recommendations. Where there appears to be overlap, the relevant H&SC and IC are listed in the last column. If there does not appear to be overlap, "None identified" appears in the last column. CHBRP defines benefit mandates as per its authorizing statute.<sup>9</sup> Therefore, the listed mandates fall into one or more of the following categories: (a) offer or provide coverage for the screening, diagnosis, or treatment of specific diseases or conditions; (b) offer or provide coverage for types of health care treatments or services, including coverage of medical equipment, supplies, or drugs used in a treatment or service; and/or (c) offer or provide coverage permitting treatment or services from a specific type of health care provider. Listed mandates also include those that (d) specify terms (limits, timeframes, copayments, deductibles, coinsurance, etc.) for any of the other categories.

USPSTF created a concise document summarizing its A and B recommendations 10 (last updated in January 2021). Table 1 is organized categorically by condition or disease groups addressed by a USPSTF recommendation. Categories are identified as cancer, chronic conditions, health promotion, pregnancy-related, and sexual health. The columns in Table 1 also indicate the specified test, treatment, or service, and any specified sex, age, or other characteristics of eligible enrollees. Blanks in these columns indicate that the USPSTF recommendation was not specific. It should be noted that USPSTF often does not specify age groups, but rather makes recommendations for "children," "adolescents," or "adults." The next column identifies specified terms of coverage. For clarity, the terms specified by the federal preventive services benefit mandate are always included and are in italics; the terms are "without cost-sharing when in-network" and "as soon as 12 months after recommendation release." If the USPSTF recommendation was released less than 12 months ago, that row is highlighted in the table. When the USPSTF recommendation seems to imply stipulations (e.g., frequency of event) that could affect the terms of benefit coverage, these are listed in the same column, without italics. When updates are made to any of the schedules, new benefit mandates are listed individually and highlighted, in order to indicate which are less than 12 months old and therefore may not be among the list for which benefit coverage is required.

For Table 2, CHBRP used complimentary methods, except that the known benefit mandates in the H&SC and IC were reviewed to identify overlap with HRSA-supported health plan coverage guidelines for women's preventive services, 11 developed by the Institute of Medicine (IOM) 12 in 2011 and updated by the Women's Preventive Services Initiative<sup>13</sup> in 2016.

For Table 3 and Table 4, CHBRP used complimentary methods with a few exceptions. For Table 3, the known benefit mandates in the H&SC and IC were reviewed to identify overlap with HRSA-supported

<sup>&</sup>lt;sup>8</sup> CHBRP maintains a list of benefit mandates current in California, available at: http://www.chbrp.org/other\_publications/index.php.

<sup>&</sup>lt;sup>9</sup> Available at: http://www.chbrp.org/faqs.php.

<sup>&</sup>lt;sup>10</sup> Available at: https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/.

<sup>&</sup>lt;sup>11</sup> Available at: http://www.hrsa.gov/womensguidelines/.

<sup>&</sup>lt;sup>12</sup> The Institute of Medicine (IOM) is now known as the National Academy of Medicine (NAM).

<sup>&</sup>lt;sup>13</sup> More information about the Women's Preventive Services Initiative can be found at: http://www.womenspreventivehealth.org/.



comprehensive guidelines for infants, children, and adolescents, which include: (1) The Bright Futures Recommendations for Pediatric Preventive Health Care; 14 and (2) the recommendations of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children. 15 For Table 4, the known benefit mandates in the H&SC and IC were reviewed to identify overlap with ACIP recommendations that have been adopted by the Director of the CDC. 16 For both Table 3 and Table 4. CHBRP has not listed each federal health insurance benefit mandate as specified by reference to HRSA and ACIP. Because individual recommendations often relate to multiple conditions and diseases, and because the schedules often imply complex variation by age—and sometimes by sex—we have aggregated the benefit mandates as screenings or treatments related to "wellness" or as "vaccine preventable diseases." Links to HRSA- and ACIP-supported schedules are provided in the tables.

<sup>&</sup>lt;sup>14</sup> Available at: https://brightfutures.aap.org/materials-and-tools/tool-and-resource-kit/Pages/default.aspx.

<sup>&</sup>lt;sup>15</sup> Available at: https://www.hrsa.gov/advisory-committees/heritable-disorders/recommendations-reports/index.html.

<sup>&</sup>lt;sup>16</sup> "Recommended immunization schedules for children and adolescents aged 18 years or younger—United States. 2020" available at: https://www.cdc.gov/vaccines/schedules/downloads/child/0-18vrs-child-combined-schedule.pdf.

<sup>&</sup>quot;Recommended immunization schedule for adults aged 19 years or older—United States, 2020" available at: https://www.cdc.gov/vaccines/schedules/downloads/adult/adult-combined-schedule.pdf.



## Table 1. Federal Health Insurance Benefit Mandates as Specified by Reference to USPSTF A and B Recommendations<sup>17</sup> & Related Mandates in California State Law<sup>18,19</sup>

		Federal Man	USPSTF A or B	Related Health							
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>				
	In the rows that follow, recommendations released less than 12 months prior to 1/28/2021 are highlighted in the same color as this cell. If the new recommendation revises an older recommendation, the change is <u>underlined and defined</u> .										
Cano	cer										
1	Breast cancer	An appropriate brief familial risk assessment tool. Women with a positive result should receive genetic counseling followed by genetic testing for BRCA1 or BRCA2, if indicated.	Women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer or an ancestry associated with BRCA1 or BRCA2 gene mutation		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Women with positive screening results should receive genetic counseling and, if indicated after counseling, BRCA testing	BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing https://www.uspreventive servicestaskforce.org/us pstf/recommendation/brc a-related-cancer-risk- assessment-genetic- counseling-and-genetic- testing (August 2019) Grade: B	Breast cancer screening, diagnosis, and treatment: H&SC 1367.6 IC 10123.8 Cancer screening tests: H&SC 1367.665 IC 10123.20				

 $<sup>^{17}</sup>$  Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act.

<sup>&</sup>lt;sup>18</sup> For brevity, CHBRP has not listed in each row the California mandate (H&SC 1367.002 & IC 10112.2) that requires compliance with federal laws and regulations requiring coverage of preventive services without cost-sharing (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act).

<sup>&</sup>lt;sup>19</sup> CHBRP is aware that state regulation may also require benefit coverage, but is focusing this resource on health insurance benefit mandate laws.

<sup>&</sup>lt;sup>20</sup> Unless otherwise noted, the links listed below were accessed on or before 7/22/2020.

<sup>&</sup>lt;sup>21</sup> Unless otherwise noted, the mandates listed below were reviewed on or before 7/22/2020.

<sup>&</sup>lt;sup>22</sup> "Other" is included here in order to specify pregnant or non-pregnant women.

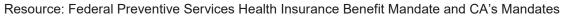
<sup>&</sup>lt;sup>23</sup> "Other" is included here when more details are available about the intended group, beyond age.

<sup>&</sup>lt;sup>24</sup> Italicized terms are explicit in the federal law (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act). Non-italicized terms of benefit coverage are implied by the referenced recommendation.



		Federal Man	dates as Specified by F	Reference to USPSTF		LIODOTE A D	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
2	Breast cancer	Offer to prescribe risk-reducing medications, such as tamoxifen, raloxifene, or aromatase inhibitors	Women at increased risk for breast cancer and at low risk for adverse medication effects		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Breast Cancer: Medication Use to Reduce Risk https://www.uspreventive servicestaskforce.org/us pstf/recommendation/bre ast-cancer-medications- for-risk-reduction (September 2019) Grade: B	Breast cancer screening, diagnosis, and treatment:  H&SC 1367.6  IC 10123.8  Cancer screening tests:  H&SC 1367.665  IC 10123.20
3	Breast Cancer	Screening mammography	Women	50 to 74 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Biennial	Breast Cancer: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/bre ast-cancer-screening (January 2016) Grade: B	Mammography: H&SC 1367.65 IC 10123.81 Breast cancer screening, diagnosis, and treatment: H&SC 1367.6 IC 10123.8 Cancer screening tests: H&SC 1367.665 IC 10123.20
4	Cervical cancer	Cytology (Pap smear)	Women	21 to 65 years*  *Women ages 30 to 65 have the option of this recommendation or the recommendation below	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Every 3 years	Cervical Cancer: Screening  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/cer vical-cancer-screening (August 2018)  Grade: A	Cancer screening tests: H&SC 1367.665 IC 10123.20 Cervical cancer screening: H&SC 1367.66 IC 10123.18

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
5	Cervical cancer	Cytology and highrisk human papillomavirus (hrHPV) testing (cotesting) or hrHPV testing alone*  *The 2018 recommendation specifies cotesting or hrHPV alone (every 5 years) as an alternative to cytology alone every 3 years	Women	30 to 65 who want to lengthen screening interval*  *Women have the option of this lengthened screening interval or the alternate recommendation above	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Every 5 years	Cervical Cancer: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/cer vical-cancer-screening (August 2018) Grade: A	Cancer screening tests:  H&SC 1367.665 IC 10123.20 Cervical cancer screening:  H&SC 1367.66 IC 10123.18
6	Colorectal Cancer (Topic is in the process of being updated)	Aspirin		50 to 59 with a ≥10% 10-year cardiovascular disease (CVD) risk, not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Aspirin Use to Prevent Cardiovascular Disease and Colorectal Cancer: Preventive Medication https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/aspirin-to- prevent-cardiovascular- disease-and-cancer (April 2016) Grade: B	None identified





		Federal Man	dates as Specified by R	eference to USPSTF			Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
7	Colorectal cancer (CRC) (Topic is in the process of being updated)	Screening		50 to 75 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Screening should begin at age 50 and continue until age 75. Frequency of screening is dependent upon the chosen method. <sup>25</sup> The risks and benefits of these screenings may vary	Colorectal Cancer: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/col orectal-cancer-screening (June 2016) Grade: A	Cancer screening tests: H&SC 1367.665 IC 10123.20
8	Lung cancer (Topic is in the process of being updated)	Screening with low-dose computed tomography		Adults 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Screening should be discontinued once a person has not smoked for 15 years or develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery.	Lung Cancer: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/lung-cancer- screening (December 2013) Grade: B	Cancer screening tests: H&SC 1367.665 IC 10123.20

<sup>&</sup>lt;sup>25</sup> The frequency for tests is not mentioned in the Summary of Recommendations; however it is included in the Recommendation Statement available at: <a href="https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/colorectal-cancer-screening2#tab">https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/colorectal-cancer-screening2#tab</a>.

		Federal Man	dates as Specified by R	deference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
O	Ovarian, tubal, or peritoneal cancer	An appropriate brief familial risk assessment tool. Women with a positive result should receive genetic counseling followed by genetic testing for BRCA1 or BRCA2, if indicated.	Women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer or an ancestry associated with BRCA1 or BRCA2 gene mutation		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Women with positive screening results should receive genetic counseling and, if indicated after counseling, BRCA testing	BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/brc a-related-cancer-risk- assessment-genetic- counseling-and-genetic- testing (August 2019)  Grade: B	Cancer screening tests: H&SC 1367.665 IC 10123.20
10	Skin cancer	Counseling about minimizing exposure to ultraviolet radiation to reduce risk for skin cancer		Persons aged 6 months to 24 years, including parents of young children, who have fair skin	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Skin Cancer Prevention: Behavioral Counseling https://www.uspreventive servicestaskforce.org/us pstf/recommendation/ski n-cancer-counseling (March 2018) Grade: B	Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35  IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3  IC 10123.55



		Federal Man	dates as Specified by R	Reference to USPSTF		HERETE A OF B	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
Chro	onic Conditions						
11	Abdominal aortic aneurysm (AAA)	Ultrasonography	Men	65 to 75 who have ever smoked	Without cost-sharing when in-network  As soon as 12 months after recommendation release  One-time	Abdominal Aortic Aneurysm: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/abd ominal-aortic-aneurysm- screening (December 2019) Grade: B	None identified
12	Abnormal Blood Glucose and Diabetes (Topic is in the process of being updated)	Screening		40 to 70 who are overweight or obese	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Abnormal Blood Glucose and Type 2 Diabetes Mellitus: Screening https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/screening-for-abnormal-blood-glucose-and-type-2-diabetes (April 2015) Grade: B	None identified
13	Cardiovascular disease (CVD) (Topic is in the process of being updated)	Aspirin		50 to 59 with a ≥10% 10-year CVD risk, not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years	Without cost-sharing when in-network As soon as 12 months after recommendation release	Aspirin Use to Prevent Cardiovascular Disease and Colorectal Cancer: Preventive Medication https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/aspirin-to- prevent-cardiovascular- disease-and-cancer (April 2016) Grade: B	None identified

		Federal Man	dates as Specified by R	deference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
14	Cardiovascular disease (CVD)	Intensive behavioral interventions to promote a healthful diet and physical activity		Adults who are overweight or obese and have additional cardiovascular disease (CVD) risk factors	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Healthy Diet and Physical Activity for Cardiovascular Disease Prevention in Adults With Cardiovascular Risk Factors  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/healthy-dietand-physical-activity-counseling-adults-with-high-risk-of-cvd  (November 2020)  Grade: B	None identified
15	Cardiovascular disease (CVD) (Topic is in the process of being updated)	Statin		40 to 75 with no history of CVD, 1 or more CVD risk factors, and a calculated 10-year CVD event risk of ≥10%	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Low- to moderate-dose statin  Requires universal lipids screening.	Statin Use for the Primary Prevention of Cardiovascular Disease in Adults: Preventive Medication  https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/statin-use-in-adults-preventive-medication  (November 2016)  Grade: B	None identified

		Federal Man	dates as Specified by F	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
16	Depression (Topic is in the process of being updated)	Screening for major depressive disorder (MDD)		12 to 18 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release  When systems are in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up	Depression in Children and Adolescents: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/dep ression-in-children-and- adolescents-screening (February 2016) Grade: B	Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35  IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3  IC 10123.55
17	Depression (Topic is in the process of being updated)	Screening	Includes pregnant and postpartum women	Adults	Without cost-sharing when in-network  As soon as 12 months after recommendation release  When staff-assisted depression care supports are in place to assure accurate diagnosis, effective treatment, and appropriate follow-up	Depression in Adults: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/dep ression-in-adults- screening (January 2016) Grade: B	Maternal mental health: H&SC 1367.625 IC 10123.867

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B Recommendation <sup>20</sup>	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>		Mandate(s) in California State Law <sup>21</sup>
18	Hepatitis B virus (HBV) infection	Screening	Persons at high risk for infection	Adolescents and adults	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Hepatitis B Virus Infection: Screening, 2020  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/hep atitis-b-virus-infection- screening (December 2020)  Grade: B	None identified
19	Hepatitis C virus (HCV) infection	Screening		18 to 79 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Hepatitis C Virus Infection in Adolescents and Adults: Screening  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/hepatitis-c- screening  (March 2020)  Grade: B	None identified

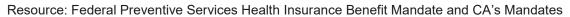
		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
20	Hypertension (Topic is in the process of being updated)	Blood pressure screening		18 and older	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Obtain measurements outside of clinical setting for diagnostic confirmation  Adults 18 to 39 with normal blood pressure who do not have other risk factors should be screened every 3 to 5 years  Adults ages 40 and older and those at increased risk should be screened annually	High Blood Pressure in Adults: Screening  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/high-blood- pressure-in-adults- screening (October 2015) Grade: A	Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55
21	Latent Tuberculosis Infection	Screening for latent tuberculosis infection (LTBI)		Asymptomatic adults at increased risk for infection	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Latent Tuberculosis Infection: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/latent- tuberculosis-infection- screening (September 2016) Grade: B	None identified



		Federal Man	dates as Specified by F	Reference to USPSTF		HODOTE A D	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
22	Obesity	Screening and comprehensive, intensive behavioral interventions to promote improvement in weight status		Children and adolescents age 6 years and older <sup>26</sup>	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Obesity in Children and Adolescents: Screening  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/obe sity-in-children-and- adolescents-screening  (June 2017)  Grade: B	Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5
23	Obesity	Intensive, multicomponent behavioral interventions		Adults with body mass index (BMI) of 30 kg/m <sup>2</sup> or higher	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Weight Loss to Prevent Obesity-Related Morbidity and Mortality in Adults: Behavioral Interventions  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/obe sity-in-adults- interventions (September 2018) Grade: B	None identified
24	Osteoporosis	Screening	Women	Postmenopausal women younger than 65 who are at increased risk of osteoporosis, as determined by a formal clinical risk assessment tool	Without cost-sharing when in-network As soon as 12 months after recommendation release	Osteoporosis to Prevent Fractures: Screening  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/ost eoporosis-screening  (June 2018)  Grade: B	Osteoporosis: H&SC 1367.67 IC 10123.185

<sup>&</sup>lt;sup>26</sup> The Summary Recommendation does not define obesity. Obesity is defined in the Recommendation Statement "as having a BMI at >95th percentile for age and gender", but the recommendation is not explicitly restricted to obese children and adolescents. The Recommendation Statement is available at:

<a href="https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/obesity-in-children-and-adolescents-screening1">https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/obesity-in-children-and-adolescents-screening1</a>.



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		Federai Man	dates as Specified by R	tererence to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
25	Osteoporosis	Screening	Women	65 and older	Without cost-sharing when in-network As soon as 12 months after recommendation release	Osteoporosis to Prevent Fractures: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/ost eoporosis-screening (June 2018) Grade: B	Osteoporosis: H&SC 1367.67 IC 10123.185
Heal	th Promotion						
26	Alcohol misuse	Screening and Brief behavioral counseling interventions to reduce unhealthy alcohol use for persons engaged in risky or hazardous drinking		Adults 18 years or older, including pregnant women.	Without cost-sharing when in-network As soon as 12 months after recommendation release	Unhealthy Alcohol Use in Adolescents and Adults: Screening and Behavioral Counseling Interventions  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/unhealthyalcohol-use-in-adolescents-and-adults-screening-and-behavioral-counseling-interventions  (November 2018)  Grade: B	Alcoholism treatment: H&SC 1367.2(a) IC 10123.6  Nicotine or chemical dependency treatment in licensed alcoholism or chemical dependency facilities: H&SC 1367.2(b) IC 10123.6  Maternity services: IC 10123.865 IC 10123.866

		Federal Man	dates as Specified by R	eference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
27	Dental caries (Topic is in the process of being updated)	Oral fluoride supplementation		6 months of age through 5 years whose primary water source is deficient in fluoride		Dental Caries in Children from Birth through Age 5 Years: Screening  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/dental-caries-in-children-frombirth-through-age-5-years-screening  (May 2014)  Grade: B	Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5
28	Dental caries (Topic is in the process of being updated)	Fluoride varnish		Age of primary tooth eruption through 5 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Dental Caries in Children from Birth through Age 5 Years: Screening  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/dentalcaries-in-children-frombirth-through-age-5years-screening (May 2014)  Grade: B	Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
29	Falls	Exercise interventions		65 and older who are community-dwelling and at increased risk for falls	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Falls Prevention in Community-Dwelling Older Adults: Interventions  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/fall s-prevention-in-older- adults-interventions (April 2018) Grade: B	None identified
30	Gonococcal ophthalmia neonatorum	Prophylactic ocular topical medication		Newborns	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Ocular Prophylaxis for Gonococcal Ophthalmia Neonatorum: Preventive Medication  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/ocular-prophylaxis-forgonococcal-ophthalmianeonatorum-preventivemedication  (January 2019)  Grade: A	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5

		Federal Man	dates as Specified by R	eference to USPSTF		LIODOTE A D	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
31	Intimate Partner Violence	Screening for intimate partner violence Provide or refer women who screen positive to ongoing support services*  *The 2018 recommendation references ongoing support services as compared to the previous support services	Women of reproductive age		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Intimate Partner Violence, Elder Abuse, and Abuse of Vulnerable Adults: Screening  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/inti mate-partner-violence- and-abuse-of-elderly- and-vulnerable-adults- screening (October 2018)  Grade: B	None identified
32	Tobacco use	Interventions including education or brief counseling to prevent initiation of tobacco use		School-aged children and adolescents who have not started to use tobacco	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Prevention and Cessation of Tobacco Use in Children and Adolescents: Primary Care Interventions  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/tobacco- and-nicotine-use- prevention-in-children- and-adolescents- primary-care- interventions  (April 2020)  Grade: B	None identified



		Federal Man		USPSTF A or B	Related Health Insurance Benefit		
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
33	Tobacco use	Ask about tobacco use, advise them to stop using tobacco, and provide behavioral interventions and/or FDA-approved pharmacotherapy for cessation		Adults who are not pregnant	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Tobacco Smoking Cessation in Adults, Including Pregnant Women: Behavioral and Pharmacotherapy Interventions  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/tob acco-use-in-adults-and- pregnant-women- counseling-and- interventions  (January 2021)  Grade: A	None identified



		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
34	Visual impairment	Vision screening for amblyopia and its risk factors		Children aged 3-5 years	Without cost-sharing when in-network  As soon as 12 months after recommendation release  At least once	Vision in Children Ages 6 months to 5 Years: Screening  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/vision-in- children-ages-6-months- to-5-years-screening (September 2017) Grade: B	Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5
35	Drug misuse	Ask about drug use		18 years or older	Without cost-sharing when in-network  As soon as 12 months after recommendation release  When services for accurate diagnosis, effective treatment, and appropriate care can be offered or referred.	Unhealthy Drug Use: Screening  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/drug-use- illicit-screening (June 2020)  Grade: B	None identified



		Federal Man	dates as Specified by F	Reference to USPSTF		LIODOTE A D	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
Preg	nancy Related						
36	Alcohol misuse	Screening and brief behavioral counseling interventions to reduce unhealthy alcohol use for persons engaged in risky or hazardous drinking	Pregnant women	18 years or older	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Unhealthy Alcohol Use in Adolescents and Adults: Screening and Behavioral Counseling Interventions  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/unhealthyalcohol-use-in-adolescents-and-adults-screening-and-behavioral-counseling-interventions (November 2018)  Grade: B	Alcoholism treatment: H&SC 1367.2(a) IC 10123.6  Nicotine or chemical dependency treatment in licensed alcoholism or chemical dependency facilities: H&SC 1367.2(b) IC 10123.6  Maternity services: IC 10123.865 IC 10123.866
37	Bacteriuria	Urine culture	Pregnant persons who are asymptomatic		Without cost-sharing when in-network  As soon as 12 months after recommendation release  At 12 to 16 weeks' gestation or at the first prenatal visit, if later	Asymptomatic Bacteriuria in Adults: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/asy mptomatic-bacteriuria-in- adults-screening (September 2019) Grade: B	Maternity services: IC 10123.865 IC 10123.866



		Federal Man	dates as Specified by R	deference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
38	Breastfeeding	Interventions to support breastfeeding	Pregnant women, new mothers, and their children		Without cost-sharing when in-network  As soon as 12 months after recommendation release  During pregnancy and after birth	Breastfeeding: Primary Care Interventions  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/breastfeedin g-primary-care- interventions  (October 2016) Grade: B	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5
39	Depression	Counseling interventions (provision of or referral to)	Pregnant and postpartum persons who are at increased risk of perinatal depression		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Perinatal Depression: Preventive Interventions https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/perinatal- depression-preventive- interventions (February 2019) Grade: B	Maternity services: IC 10123.865 IC 10123.866 Maternal mental health: H&SC 1367.625 IC 10123.867
40	Gestational diabetes (Topic is in the process of being updated)	Screening	Asymptomatic pregnant women after 24 weeks gestation		Without cost-sharing when in-network As soon as 12 months after recommendation release	Gestational Diabetes Mellitus, Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/gestational- diabetes-mellitus- screening (January 2014) Grade: B	Maternity services: IC 10123.865 IC 10123.866 Diabetes (including gestational): H&SC 1367.51 IC 10176.61

		Federal Man	dates as Specified by R	eference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
41	Hepatitis B virus (HBV) infection	Screening	Pregnant women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  At first prenatal visit	Hepatitis B Virus Infection in Pregnant Women: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/hepatitis-b- virus-infection-in- pregnant-women- screening (July 2019) Grade: A	Maternity services: IC 10123.865 IC 10123.866
42	Human immuno- deficiency virus (HIV)	Screening	Pregnant persons - including those who present in labor or at delivery and whose HIV status is unknown		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Human Immunodeficiency Virus (HIV) Infection: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/hu man-immunodeficiency- virus-hiv-infection- screening (June 2019) Grade: A	Maternity services: IC 10123.865 IC 10123.866 HIV testing: H&SC 1367.46 IC 10123.91

		Federal Man	dates as Specified by F	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
43	Neural tube defects	Folic acid supplementation to prevent neural tube defects	Women who are planning or are capable of pregnancy		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Daily supplement containing 0.4 to 0.8 mg (400 to 800 μg) of folic acid	Folic Acid for the Prevention of Neural Tube Defects: Preventive Medication  https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/folic-acid-forthe-prevention-of-neural-tube-defects-preventivemedication  (January 2017)  Grade: A	Maternity services: IC 10123.865 IC 10123.866
44	Preeclampsia	Screening with blood pressure measurements	Pregnant women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Throughout pregnancy	Preeclampsia: Screening https://www.uspreventive servicestaskforce.org/us pstf/recommendation/pre eclampsia-screening (April 2017) Grade: B	Maternity services: IC 10123.865 IC 10123.866



		Federal Man	dates as Specified by R	Reference to USPSTF		HODOTE A D	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
45	Preeclampsia (Topic is in the process of being updated)	Low-dose Aspirin (81 mg/d)	Pregnant women at high risk for preeclampsia, after 12 weeks gestation		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Low-Dose Aspirin Use for the Prevention of Morbidity and Mortality from Preeclampsia: Preventive Medication https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/low-doseaspirin-use-for-theprevention-of-morbidity-and-mortality-frompreeclampsia-preventivemedication  (September 2014)  Grade: B	Maternity services: IC 10123.865 IC 10123.866
46	Rh(D) incompatibility	Rh(D) blood typing and antibody testing	Pregnant women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  During first visit for pregnancy-related care	Rh(D) Incompatibility: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/rh-d- incompatibility-screening (February 2004) Grade: A	Maternity services: IC 10123.865 IC 10123.866
47	Rh(D) incompatibility	Repeated Rh(D) antibody testing	Pregnant women who are unsensitized Rh(D)-negative at 24-28 weeks' gestation, unless the biological father is known to be Rh(D)-negative		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Rh(D) Incompatibility: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/rh-d- incompatibility-screening (February 2004) Grade: B	Maternity services: IC 10123.865 IC 10123.866

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
48	Syphilis infection	Early screening	Pregnant women		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Syphilis Infection in Pregnant Women: Screening  https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/syphilis- infection-in-pregnancy- screening (September 2018)  Grade: A	Maternity services: IC 10123.865 IC 10123.866
49	Tobacco use	Ask about tobacco use, advise them to stop using tobacco, and provide behavioral interventions for cessation	Pregnant persons		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Tobacco Smoking Cessation in Adults, Including Pregnant Women: Behavioral Interventions  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/tob acco-use-in-adults-and- pregnant-women- counseling-and- interventions  (January 2021)  Grade: A	Maternity services: IC 10123.865 IC 10123.866

		Federal Man		Related Health			
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Insurance Benefit Mandate(s) in California State Law <sup>21</sup>
Sexu	ual Health						
50	Chlamydial infection (Topic is in the process of being updated)	Screening	Sexually active women	24 and younger and older women at increased risk for infection	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Chlamydia and Gonorrhea: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/chlamydia- and-gonorrhea-screening (September 2014) Grade: B	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5 Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55



		Federal Man	USPSTF A or B	Related Health Insurance Benefit			
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
51	Gonorrhea (Topic is in the process of being updated)	Screening	Sexually active women	24 and younger and older women at increased risk of infection	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Chlamydia and Gonorrhea: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/chlamydia- and-gonorrhea-screening (September 2014) Grade: B	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5 Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
52	Human immune- deficiency virus (HIV)	Pre-exposure prophylaxis (PrEP) with effective antiretroviral therapy		Persons who are at high risk of HIV acquisition	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Prevention of Human Immunodeficiency Virus (HIV) Infection: Preexposure Prophylaxis https://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/prevention-of-human-immunodeficiency-virus-hiv-infection-preexposure-prophylaxis (June 2019) Grade: A	PrEP and Post- exposure prophylaxis (PEP) for prevention of HIV:  H&SC: 1342.74 IC 10123.1933  Combination antiretroviral drug treatments for prevention of HIV:  H&SC 1342.72 IC 10123.1931  Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35 IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3 IC 10123.55

		Federal Man	dates as Specified by R	Reference to USPSTF		USPSTF A or B	Related Health Insurance Benefit
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
53	Human immuno- deficiency virus (HIV)	Screening		Adolescents and adults aged 15 to 65 as well as younger and older persons at increased risk	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Human Immunodeficiency Virus (HIV) Infection: Screening  https://www.uspreventive servicestaskforce.org/us pstf/recommendation/hu man-immunodeficiency- virus-hiv-infection- screening (June 2019) Grade: A	HIV testing: H&SC 1367.46 IC 10123.91 Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55
54	Sexually transmitted infections (STIs)	Intensive behavioral counseling		Sexually active adolescents and adults at increased risk for STIs	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Sexually Transmitted Infections: Behavioral Counseling https://www.uspreventive servicestaskforce.org/us pstf/recommendation/sex ually-transmitted- infections-behavioral- counseling (August 2020) Grade: B	Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35  IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3  IC 10123.55



		Federal Man	LICOCTE A D	Related Health Insurance Benefit			
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>22</sup>	Specified Age/Other <sup>23</sup>	Terms <sup>24</sup>	USPSTF A or B Recommendation <sup>20</sup>	Mandate(s) in California State Law <sup>21</sup>
55	Syphilis infection	Screening		Asymptomatic non- pregnant adolescents and adults at increased risk	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Syphilis Infection in Nonpregnant Adults and Adolescents: Screening https://www.uspreventive servicestaskforce.org/Pa ge/Document/UpdateSu mmaryFinal/syphilis- infection-in-nonpregnant- adults-and-adolescents (June 2016) Grade: A	Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35  IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3  IC 10123.55



# Table 2. Federal Health Insurance Benefit Mandates as Specified by Reference to HRSA-Supported Health Plan Coverage Guidelines for Women's Preventive Services<sup>27</sup> & Related Mandates in California State Law<sup>28,29</sup>

		Federal Mandates as S	Specified by Reference t	to HRSA-Supported Guid	lelines	HRSA-Supported Health Plan Coverage	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
HRS	A-supported Health	Plan Coverage Guidelir	nes for Women's Prevent	ive Services were updated	on 12/17/2019.		
1	Anxiety	Screening	Adolescent and adult women, including those who are pregnant or postpartum		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Screening frequency up to clinical judgement	Screening for Anxiety https://www.hrsa.gov/womens-guidelines-2019	None identified
2	Breast Cancer	Mammography	Women at average risk of breast cancer	Initiate between ages 40 and 50 through at least age 74	Without cost-sharing when in-network  As soon as 12 months after recommendation release  At least biennially and as frequently as annually	Breast Cancer Screening for Average-Risk Women https://www.hrsa.gov/womens-guidelines-2019	Breast cancer screening, diagnosis, and treatment: H&SC 1367.6 IC 10123.8 Cancer screening tests: H&SC 1367.665 IC 10123.20

<sup>&</sup>lt;sup>27</sup> Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act.

<sup>&</sup>lt;sup>28</sup> For brevity, CHBRP has not listed in each row the California mandate (H&SC 1367.002 & IC 10112.2) that requires compliance with federal laws and regulations requiring coverage of preventive services without cost-sharing (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act).

<sup>&</sup>lt;sup>29</sup> CHBRP is aware that state regulation may require benefit coverage, but is focusing this resource on health insurance benefit mandate laws.

<sup>&</sup>lt;sup>30</sup> Unless otherwise noted, the links listed below were accessed on or before 7/22/2020.

<sup>&</sup>lt;sup>31</sup> Unless otherwise noted, the mandates listed below were reviewed on or before 7/22/2020.

<sup>&</sup>lt;sup>32</sup> "Other" is included here in order to specify pregnant or non-pregnant women.

<sup>&</sup>lt;sup>33</sup> "Other" is included here when more details are available about the intended group, beyond age.

<sup>&</sup>lt;sup>34</sup> Italicized terms are explicit in the federal law (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act). Non-italicized terms of benefit coverage are implied by the referenced recommendation.

	I	Federal Mandates as S	specified by Reference t	to HRSA-Supported Guid	delines	HRSA-Supported Health Plan Coverage	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
3	Breastfeeding	Comprehensive lactation support services, including counseling, education, and breastfeeding equipment and supplies	Women, during the antenatal, perinatal, and the postpartum period		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Breastfeeding Services and Supplies  https://www.hrsa.gov/womens-guidelines-2019	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5
4	Cervical Cancer	Cervical cytology (Pap test)		21 to 65	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Women 21 to 29 should be screened every 3 years  Women 30 to 65 should be screened with cytology and HPV testing every 5 years, or cytology alone every 3 years  Women with average risk should not be screened more than once every 3 years	Screening for Cervical Cancer https://www.hrsa.gov/womens-guidelines-2019	Cancer screening tests: H&SC 1367.665 IC 10123.20 Cervical cancer screening: H&SC 1367.66 IC 10123.18



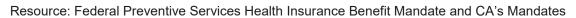


		Federal Mandates as S	specified by Reference t	to HRSA-Supported Guid	lelines	HRSA-Supported	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Health Plan Coverage Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
5	Contraception	Full range of Food and Drug Administration (FDA) approved contraceptive methods, effective family planning practices, and sterilization procedures.  Counseling, initiation of contraceptive use, and follow-up care  NOTE: Exemptions for religious employers or employers with moral objections may be granted by HRSA <sup>35</sup>	Adolescent and adult women		Without cost-sharing when in-network  As soon as 12 months after recommendation release	Contraception https://www.hrsa.gov/womens-guidelines-2019	Contraceptive devices requiring a prescription:  H&SC 1367.25  IC 10123.196  Reproductive health care services:  H&SC 1367.31  IC 10123.202

<sup>35</sup> See Federal Register /Vol. 82, No. 221 /Thursday, November 15, 2018 /Rules and Regulations available at: <a href="https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24512.pdf">https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24512.pdf</a> and Federal Register /Vol. 83, No. 221 /Thursday, November 15, 2018 /Rules and Regulations available at: <a href="https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24514.pdf">https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24512.pdf</a> and Federal Register /Vol. 83, No. 221 /Thursday, November 15, 2018 /Rules and Regulations available at: <a href="https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24514.pdf">https://www.govinfo.gov/content/pkg/FR-2018-11-15/pdf/2018-24514.pdf</a>. On July 8, 2020, the Supreme Court upheld these final rules in *Little Sisters of the Poor v. Pennsylvania*, 591 U. S. \_\_\_\_\_ (2020).

	ı	Federal Mandates as S	pecified by Reference t	o HRSA-Supported Guid	delines	HRSA-Supported Health Plan Coverage	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
6	Diabetes	Screening	Postpartum women with a history of gestational diabetes and who have not been previously diagnosed with type 2 diabetes		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Should occur within the first year and as early as 4-6 weeks postpartum  Women with negative tests should be rescreened at least every 3 years for a minimum of 10 years after pregnancy	Screening for Diabetes Mellitus after Pregnancy https://www.hrsa.gov/wo mens-guidelines-2019	Diabetes (including gestational): H&SC 1367.51 IC 10176.61
7	Gestational diabetes	Screening	Pregnant women, between 24 and 28 weeks of gestation (or at first prenatal visit for women at high risk for diabetes)		Without cost-sharing when in-network As soon as 12 months after recommendation release	Screening for Gestational Diabetes Mellitus  https://www.hrsa.gov/womens-guidelines-2019	Maternity services: IC 10123.865 IC 10123.866 Diabetes (including gestational): H&SC 1367.51 IC 10176.61
8	Human immuno- deficiency virus (HIV)	Prevention education and risk assessment	Adolescent and adult women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Annually	Screening for Human Immunodeficiency Virus Infection https://www.hrsa.gov/womens-guidelines-2019	HIV testing: H&SC 1367.46 IC 10123.91

		Federal Mandates as S	specified by Reference	to HRSA-Supported Guid	lelines	HRSA-Supported Health Plan Coverage	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
9	Human immuno- deficiency virus (HIV)	Screening	Adolescent and adult women, women with an increased risk of HIV infection, pregnant women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  All women should be tested for HIV at least once during their lifetime  Screening annually or more often may be appropriate for women with an increased risk of HIV infection  All pregnant women upon initiation of prenatal care with retesting based on risk factors	Screening for Human Immunodeficiency Virus Infection https://www.hrsa.gov/womens-guidelines-2019	HIV testing: H&SC 1367.46 IC 10123.91
10	Interpersonal and domestic violence	Screening and, when needed, providing or referring for initial intervention services	Women	Adolescent and adult	Without cost-sharing when in-network  As soon as 12 months after recommendation release  At least annually	Screening for Interpersonal and Domestic Violence  https://www.hrsa.gov/womens-guidelines-2019	None identified



	I	Federal Mandates as S	specified by Reference t	to HRSA-Supported Guid	lelines	HRSA-Supported Health Plan Coverage	Related Health
#	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other <sup>32</sup>	Specified Age/Other <sup>33</sup>	Terms <sup>34</sup>	Guidelines for Women's Preventive Services <sup>30</sup>	Insurance Benefit Mandate(s) in California State Law <sup>31</sup>
11	Sexually transmitted infections (STIs)	Counseling	Women who are sexually active and at an increased risk for STIs	Adolescent and adult	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Directed behavioral counseling by a health care provider or other appropriately trained individual	Counseling for Sexually Transmitted Infections https://www.hrsa.gov/womens-guidelines-2019	None identified
12	Urinary Incontinence	Screening	Women		Without cost-sharing when in-network  As soon as 12 months after recommendation release  Annually  Women should be referred for further evaluation and treatment if indicated	Screening for Urinary Incontinence https://www.hrsa.gov/womens-guidelines-2019	None identified
13	Wellness	Well-woman preventive care visit(s), including preconception, prenatal and interconception care	Women	Adolescents and adults	Without cost-sharing when in-network  As soon as 12 months after recommendation release  At least one preventive care visit per year beginning in adolescence and continuing across the lifespan as determined by age and risk factors	Well-Woman Preventive Visits https://www.hrsa.gov/womens-guidelines-2019	Multiple mandates relate. See specific conditions or disorders.  Any related health insurance benefit mandate in California state law in this document that relates to women.



Table 3. Federal Health Insurance Benefit Mandates as Specified by Reference to HRSA-Supported Comprehensive Guidelines for Infants, Children, and Adolescents<sup>36</sup> & Related Mandates in California State Law<sup>37,38</sup>

#		Federal Mandates as S	HRSA-Supported Comprehensive	Related Health						
	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other	Specified Age/Other	Terms <sup>41</sup>	Guidelines for Infants, Children, and Adolescents <sup>39</sup>	Insurance Benefit Mandate(s) in California State Law <sup>40</sup>			
In th	In the rows that follow, recommendations released less than 12 months prior to 7/22/2020 are highlighted in the same color as this cell.									
1	Wellness	Screening (many, which includes autism screening)— for full list, see <i>Bright Futures</i> schedule (see link in this row, next to last column)		21 and younger, with varied ages for varied screenings – for full list, see <i>Bright Futures</i> schedule (see link in this row, next to last column)	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Health benefit coverage requirements vary by screening and also vary by age— for full list, see Bright Futures schedule (see link in this row, next to last column)	Recommendations for Preventive Pediatric Health Care Bright Futures/ American Academy of Pediatrics https://www.aap.org/en-us/Documents/periodicity_schedule.pdf (March 2020)	Comprehensive preventive care for children aged 16 years or younger: <sup>42</sup> H&SC 1367.35 IC 10123.5 Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55			

<sup>&</sup>lt;sup>36</sup> Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act.

<sup>&</sup>lt;sup>37</sup> For brevity, CHBRP has not listed in each row the California mandate (H&SC 1367.002 & IC 10112.2) that requires compliance with federal laws and regulations requiring coverage of preventive services without cost-sharing (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act).

<sup>&</sup>lt;sup>38</sup> CHBRP is aware that state regulation may require benefit coverage, but is focusing this resource on health insurance benefit mandate laws.

<sup>&</sup>lt;sup>39</sup> Unless otherwise noted, the links listed below were accessed on or before 7/22/2020.

<sup>&</sup>lt;sup>40</sup> Unless otherwise noted, the mandates listed below were reviewed on or before 7/22/2020.

<sup>&</sup>lt;sup>41</sup> Italicized terms are explicit in the federal law (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act). Non-italicized terms of benefit coverage are implied by the referenced recommendation.

<sup>&</sup>lt;sup>42</sup> This statute references a similar but older (1987) set of American Academy of Pediatrics recommendations.



#		Federal Mandates as S	HRSA-Supported	Related Health			
	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other	Specified Age/Other	Terms <sup>41</sup>	Comprehensive Guidelines for Infants, Children, and Adolescents <sup>39</sup>	Insurance Benefit Mandate(s) in California State Law <sup>40</sup>
2	Wellness	Screening (many)— for full list, see Heritable Disorders panel (see link in this row, next to last column)		Newborns and children – for full list, see Heritable Disorders panel (see link in this row, next to last column)	Without cost-sharing when in-network  As soon as 12 months after recommendation release	Recommended Uniform Screening Panel of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children https://www.hrsa.gov/site s/default/files/hrsa/adviso ry-committees/heritable- disorders/rusp/rusp- uniform-screening- panel.pdf (Includes recommendations in effect as of July 2018)	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.542



Table 4. Federal Health Insurance Benefit Mandates as Specified by ACIP Recommendations 43,44

#		Federal Mandates as		Related Health						
	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other	Specified Age/Other	Terms <sup>47</sup>	ACIP Recommendations <sup>45</sup>	Insurance Benefit Mandate(s) in California State Law <sup>46</sup>			
In th	In the rows that follow, recommendations released less than 12 months prior to 7/22/2020 are highlighted in the same color as this cell.									
1	Vaccine preventable diseases	Immunizations (many) – for the full list, see the ACIP schedule (see link in this row, next to last column)		0 through 18 years, with varied ages for varied immunizations – for the full list, see ACIP schedule (see link in this row, next to last column)	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Immunization coverage requirements vary by vaccine and also vary by age – for the full list, see ACIP schedule (see link in this row, next to last column)	Recommended Child and Adolescent Immunization Schedule for ages 18 years or younger— United States, 2020 (Table 1)  https://www.cdc.gov/vaccines/schedules/downloads/child/0-18yrs-child-combined-schedule.pdf (Includes recommendations in effect as of January 29, 2020)	Maternity services: IC 10123.865 IC 10123.866 Comprehensive preventive care for children aged 16 years or younger: H&SC 1367.35 IC 10123.5 Comprehensive preventive care for children aged 17 and 18 years: H&SC 1367.3 IC 10123.55			

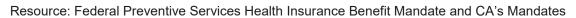
<sup>&</sup>lt;sup>43</sup> For brevity, CHBRP has not listed in each row the California mandate (H&SC 1367.002 & IC 10112.2) that requires compliance with federal laws and regulations requiring coverage of preventive services without cost-sharing (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act).

<sup>&</sup>lt;sup>44</sup> CHBRP is aware that state regulation may require benefit coverage, but is focusing this resource on health insurance benefit mandate laws.

 $<sup>^{45}</sup>$  Unless otherwise noted, the links listed below were accessed on or before 7/22/2020.

<sup>&</sup>lt;sup>46</sup> Unless otherwise noted, the mandates listed below were reviewed on or before 7/22/2020.

<sup>&</sup>lt;sup>47</sup> Italicized terms are explicit in the federal law (Affordable Care Act Section 1001, modifying Section 2713 of the Public Health Service Act). Non-italicized terms of benefit coverage are implied by the referenced recommendation.



#		Federal Mandates as	AOID	Related Health			
	Condition or Disease	Test, Treatment, or Service	Specified Sex/Other	Specified Age/Other	Terms <sup>47</sup>	ACIP Recommendations <sup>45</sup>	Insurance Benefit Mandate(s) in California State Law <sup>46</sup>
2	Vaccine preventable diseases	Catch-up immunizations (many) – for the full list, see the ACIP schedule (see link in this row, next to last column)		4 months through 18 years, who start late or who are more than 1 month behind, with varied ages for varied immunizations – for the full list, see ACIP schedule (see link in this row, next to last column)	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Immunization coverage requirements vary by vaccine and also vary by age – for the full list, see ACIP schedule (see link in this row, next to last column)	Recommended Catch-up Immunization Schedule for Children and Adolescents Who Start Late or Who are More than 1 month Behind—United States, 2020 (Table 2)  https://www.cdc.gov/vaccines/schedules/downloads/child/0-18yrs-child-combined-schedule.pdf  (Includes recommendations in effect as of January 29, 2020)	Comprehensive preventive care for children aged 16 years or younger:  H&SC 1367.35  IC 10123.5  Comprehensive preventive care for children aged 17 and 18 years:  H&SC 1367.3  IC 10123.55
3	Vaccine preventable diseases	Immunizations (many) – for the full list, see the ACIP schedule (see link in this row, next to last column)		Adults 19 and older, with varied ages for varied immunizations – for the full list, see ACIP schedule (see link in this row, next to last column)	Without cost-sharing when in-network  As soon as 12 months after recommendation release  Immunization coverage requirements vary by vaccine and also vary by age – for the full list, see ACIP schedule (see link in this row, next to last column)	Recommended Adult Immunization Schedule for ages 19 years or older—United States, 2020  https://www.cdc.gov/vaccines/schedules/downloads/adult/adult-combined-schedule.pdf  (Includes recommendations in effect as of January 29, 2020)	None identified



#### **ABOUT CHBRP**

The California Health Benefits Review Program (CHBRP) was established in 2002. As per its authorizing statute, CHBRP provides the California Legislature with independent analysis of the medical, financial, and public health impacts of proposed health insurance benefit-related legislation. The state funds CHBRP through an annual assessment on health plans and insurers in California.

An analytic staff based at the University of California, Berkeley, supports a task force of faculty and research staff from multiple University of California campuses to complete each CHBRP analysis. A strict conflict-of-interest policy ensures that the analyses are undertaken without bias. A certified, independent actuary helps to estimate the financial impact. Content experts with comprehensive subject-matter expertise are consulted to provide essential background and input on the analytic approach for each report. Detailed information on CHBRP's analysis methodology, authorizing statute, as well as all CHBRP reports and other publications are available at <a href="http://www.chbrp.org/">http://www.chbrp.org/</a>

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