HHS: No Co-Pays for Preventive Women's Health Services
By Margaret Dick Tocknell, for HealthLeaders Media
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The Department of Health & Human Services has accepted guidelines developed by the Institute of Medicine that require new health insurance plans to cover women's preventive services such as well-woman visits, breastfeeding support, domestic violence screening, and contraception without charging a co-payment, co-insurance, or a deductible, HHS said Monday.

Two weeks ago, the IOM, which was commissioned by HHS, proposed a list of preventive health services for women that health plans should cover without charging a copayment. The recommendations included contraceptive services and made no exception for religious organizations that might object to those services.

Although the recommendation was lauded by groups like the American Medical Association and Planned Parenthood, Catholic bishops and the Catholic Medical Association publically opposed the measure.

HHS has proposed an amendment that would permit religious institutions that offer insurance to their employees to choose whether or not to cover contraception services.

This regulation is modeled on the most common accommodation for churches available in the majority of the 28 states that already require insurance companies to cover contraception.

Public comments on the proposed amendment will be accepted for 60 days, HHS said.

The remaining recommendations were accepted by HHS without change. Effective August 2012 health plans will be required to cover, without charging a copayment, co-insurance or deductible, the following women's preventive health services:

- Well-woman visits;
- Screening for gestational diabetes;
- Human papillomavirus (HPV) DNA testing for women 30 years and older;
- Sexually-transmitted infection counseling;
- HIV screening and counseling;
- FDA-approved contraception methods and contraceptive counseling;
- Breastfeeding support, supplies, and counseling;
- Domestic violence screening and counseling.
IOM made the recommendations based on a review of quality evidence, peer-reviewed studies and professional guidelines. The panel chose services that could improve health or decrease the likelihood of a disease in a broad population of women.

"The Affordable Care Act helps stop health problems before they start," said HHS Secretary Kathleen Sebelius. "These historic guidelines are based on science and existing literature and will help ensure women get the preventive health benefits they need."

A report by the Commonwealth Fund found that in 2009 more than half of women delayed or avoided preventive care because of its cost.