

Preventive Health Services (2026)

Under the Affordable Care Act (ACA), many preventive health services are covered with zero out-of-pocket costs to members.* This means that for qualifying services provided by an in-network provider under your plan, there is no out-of-pocket cost to you — even if you have not met your yearly deductible.

GHC-SCW insurance plans cover many preventive services during routine preventive physical health exams. **However, if a new or existing health problem is discussed during a preventive health care visit, a separate office visit will be billed according to national coding and billing guidelines. Similarly, screenings, tests and other health services related to the ongoing treatment of a previously diagnosed condition will not be covered as preventive. You may be responsible for out-of-pocket costs (copay, coinsurance or deductible) for these additional services.** For more complete information on available services, please visit [HealthCare.gov](https://www.healthcare.gov) or call GHC-SCW Member Services at (608) 828-4853 or toll free at (800) 605-4327.

Preventive care benefits for adults

Abdominal aortic aneurysm one-time screening for men aged 65 to 75 years who have ever smoked.

Alcohol misuse screening and counseling.

Anxiety screening for all adults.

Aspirin use to prevent cardiovascular disease for men and women of certain ages.

Blood pressure screening for all adults.

Cholesterol screening for adults age 40 to 75.

Colorectal cancer screening for adults age 45 to 75.

Depression screening for all adults.

Diet and physical activity counseling for adults at increased risk for cardiovascular disease.

Falls prevention exercise or physical therapy for adults age 65 years and older, who are living in a community setting and at increased risk for falls.

Hepatitis B screening for non-pregnant adults at high risk for infection.

Hepatitis C screening for adults aged 18 to 79 years.

HIV screening for everyone ages 15 to 65, and others at increased risk.

Immunization vaccines for adults — doses, recommended ages and recommended populations vary:

- COVID-19
- Diphtheria
- Hepatitis A
- Hepatitis B
- Herpes Zoster (shingles)
- Human Papillomavirus (HPV)
- Influenza (flu shot)
- Measles
- Meningococcal
- Mpox
- Mumps
- Pertussis (whooping cough)
- Pneumococcal
- Polio
- Respiratory Syncytial Virus (RSV)
- Rubella
- Tetanus
- Varicella (chickenpox)

Intensive behavioral weight loss interventions for adults with a body mass index (BMI) of 30 or higher.

Lung cancer screening for adults age 50 to 80 with a history of smoking who currently smoke or have quit within last 15 years.

Prediabetes and Diabetes (Type 2) screening for adults age 35 to 70 years who are overweight or obese; and referral of patients with prediabetes to effective preventive interventions.

Preexposure prophylaxis (PrEP) to persons who are at high risk of HIV acquisition.

Sexually transmitted infection (STI) prevention counseling for adults at higher risk.

Skin cancer counseling for children, adolescents and young adults up to age 24 who have fair skin.

Statin preventive medication for adults age 40 to 75 at high risk.

Syphilis screening for adults at higher risk.

Tobacco use screening for all adults and cessation interventions for tobacco users.

Tuberculosis screening for certain adults without symptoms at high risk.

Unhealthy drug use screening in adults age 18 years or older.

Preventive care benefits for pregnant women or women who may become pregnant

Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women.

Bacteriuria screening using urine culture in pregnant persons.

Chlamydia screening for all sexually active women 24 years or younger and in women 25 years or older who are at increased risk for infection.

Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity.

Folic acid supplements for women who may become pregnant.

Gestational diabetes screening for women 24 or more weeks pregnant (preferably between 24 and 28 weeks)

Gonorrhea screening for all sexually active women 24 years or younger and in women 25 years or older who are at increased risk for infection.

Healthy weight behavioral counseling interventions for pregnant persons.

Hepatitis B screening for pregnant women at their first prenatal visit.

HIV screening for all pregnant persons.

Perinatal depression interventions for pregnant and postpartum persons at increased risk.

Preeclampsia prevention (low-dose aspirin) and screening for pregnant women with high blood pressure.

Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk.

Syphilis screening for all pregnant women.

Expanded tobacco intervention and counseling for pregnant tobacco users.

Other preventive care benefits for women

Breast cancer chemoprevention counseling for women at higher risk.

Breast cancer genetic test counseling and testing (BRCA) for women at higher risk.

Breast cancer screenings every 1 to 2 years for women age 40 and older.

Cervical cancer screening:

- Cytology (Pap test) every 3 years for women ages 21 to 65.
- High-risk human papillomavirus (hrHPV) testing alone, or in combination with a Pap test every 5 years for women ages 30 to 65.

Chlamydia screening for all sexually active women 24 years or younger and in women 25 years or older who are at increased risk for infection.

Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before.

Domestic and interpersonal violence screening and counseling for all women.

Gonorrhea screening for all sexually active women 24 years or younger and in women 25 years or older who are at increased risk for infection.

HIV screening and counseling for adolescents and women.

Osteoporosis screening for women 65 and older or at higher risk.

Patient navigation services for breast and cervical cancer screening.

Syphilis screening for women at increased risk.

Tobacco use screening and interventions for all women.

Urinary incontinence screening for women yearly.

Well-woman visits to get recommended services for women.

Preventive care benefits for children and adolescents

Alcohol, tobacco, and drug use assessments for adolescents.

Anxiety screening for children age 8 to 18 years.

Autism screening for children at 18 and 24 months of age.

Behavioral assessments for children age 0 to 21 years.

Behavioral interventions for children 6 years and older with high BMI.

Bilirubin concentration screening for newborns.

Blood pressure screening for children age 0 to 21 years.

Blood screening for newborns.

Cervical dysplasia screening for sexually active females age 21.

Depression and suicide risk screening for adolescents beginning routinely at age 12.

Developmental screening for children under age 3.

Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders ages 2 to 17 years.

Fluoride chemoprevention supplements for children without fluoride in their water source starting at 6 months.

Fluoride varnish for all infants and children as soon as teeth are present.

Gonorrhea preventive medication for the eyes of all newborns.

Hearing screening for all newborns; for children age 4, 5, 6, 8 and 10 (with risk assessments at other appointments); and for adolescents once between 11 and 14 years, once between 15 and 17 years, and once between 18 and 21 years.

Height, weight and body mass index (BMI) measurements for children age: 0 to 21 years (for height and weight) and 2 to 21 years (for BMI).

Hematocrit or hemoglobin screening for all children.

Hemoglobinopathies or sickle cell screening for newborns.

Hepatitis B screening for non-pregnant adolescents at high risk.

HIV screening for adolescents 15 and older and younger adolescents at increased risk.

Hypothyroidism screening for newborns.

Immunization vaccines for children from birth to age 18 — doses, recommended ages and recommended populations vary:

- COVID-19
- Diphtheria
- Haemophilus influenzae type b
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Influenza (flu shot)
- Measles
- Meningococcal (meningitis)
- Mumps
- Pertussis (Whooping Cough)
- Pneumococcal
- Polio

- Respiratory Syncytial Virus (RSV)
- Rotovirus
- Rubella
- Tetanus
- Varicella (Chickenpox)

Iron supplements for children age 6 to 12 months at risk for anemia.

Lead screening for children at risk of exposure.

Medical history for all children throughout development age 0 to 21 years.

Oral health risk assessment for children age 0 to 6 years.

Phenylketonuria (PKU) screening for newborns.

Preexposure prophylaxis (PrEP) to persons who are at high risk of HIV acquisition.

Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk.

Skin cancer counseling for children, adolescents and young adults age 6 months to 24 years who have fair skin.

Sudden cardiac arrest screening for adolescents beginning at age 11.

Tobacco use education and counseling for school-aged children and adolescents.

Tuberculin testing for children, adolescents and young adults at higher risk of tuberculosis age 0 to 21 years.

Vision screening for all children.

For “grandfathered” health plans (plans with enrollment as of and since March 23, 2010), the ACA’s provisions requiring that Preventive Health Services be provided with zero out-of-pocket costs to members do not apply. Members with “grandfathered” health plans who receive services listed within this document may be subject to out-of-pocket costs.

BETTER TOGETHERSM

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
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*GHCMYChartSM messaging fees may apply.
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Cooperative**
of South Central Wisconsin
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