



## Covering Specific Services in Women's Health

Every woman needs access to essential health care throughout her lifetime -- from adolescence, through the childbearing years, during menopause, and beyond. All women should have coverage for:

- 1) Primary and preventive services, including family planning
- 2) Pregnancy-related and infant care
- 3) Medically and surgically necessary and appropriate services in all health care settings, including outpatient, hospital, nursing facility, hospice, and at-home care
- 4) Prescription drugs, and
- 5) Catastrophic care

For each type of care, here are specific women's health services that must be covered in any health care plan.

### **1) Primary and Preventive Care: Periodic Assessments**

#### **Birth to 12 Years of Age:**

Comprehensive health evaluations, as defined by the American Academy of Pediatrics, covering:

- history
- physical examination
- evaluation and counseling
- immunizations

#### **13 Years of Age and Older:**

Annual, comprehensive health evaluations, as defined by the American College of Obstetricians and Gynecologists, covering:

- medical and family history
- physical examination
- evaluation and counseling
- family planning
- laboratory tests

- immunizations

### **Family Planning**

- Physical examination
- Evaluation and counseling
- Contraceptive drugs or devices, including emergency contraception
- Sterilization

#### **ACOG Recommendations on Periodic Assessments:**

ACOG's recommendations on periodic screening in women's primary and preventive care are provided in *Guidelines for Women's Health Care* (ACOG, Third Edition, 2007) as well as in *Primary and Preventive Care: Periodic Assessments*, ACOG Committee Opinion 357 (December 2006). Recommendations are based on age and risk factors.

For a summary of ACOG recommendations on immunizations and testing by age group (ages 19-39, 40-64, and 65 and older), click on *Staying Healthy at All Ages* at [http://www.acog.org/publications/patient\\_education/ab006.cfm](http://www.acog.org/publications/patient_education/ab006.cfm)

Note that ACOG recently revised its colorectal cancer screening recommendations, summarized at [http://www.acog.org/from\\_home/publications/press\\_releases/nr10-26-07-2.cfm](http://www.acog.org/from_home/publications/press_releases/nr10-26-07-2.cfm)

### **2) Pregnancy-Related and Infant Care**

- Annual preconception evaluation, including:
  - genetic counseling
  - review of pre-existing conditions
  - social support
  - lifestyle issues
- Pregnancy diagnosis
- Prenatal care, including:
  - fetal evaluation
  - nutrition, parenting, breastfeeding and childbirth education
  - coordination of prenatal care with delivery services
  - care for conditions that affect pregnancy, including HIV, other STDs
- Necessary immunizations and lab work
- Mental health screening and services, including screening and treatment for perinatal depression

- Substance abuse counseling and treatment
- Abortion services, including medical abortion
- Prescription drugs
- Labor and delivery, including anesthesia services, in a facility appropriate for the patient's maternal-fetal risk
- Postpartum evaluation and services, including:
  - family planning services
  - sterilization
- Social and other support services, including:
  - case management
  - home care
  - transportation
- Health services for newborns, for one year, including:
  - neonatal care appropriate to the needs of the infant
  - social and other support services as needed, including case management, home care, and transportation

### **3) Medically and Surgically Necessary and Appropriate Services**

#### **Outpatient Care:**

- Diagnostic and therapeutic services
- Medical and surgical treatment of illness or injury
- Anesthesia services
- Diagnostic imaging
- Pathology and other laboratory services
- Radiation
- Abortion (See Pregnancy-Related Care, above)
- Sterilization
- Sterilization reversal
- Infertility evaluation and management
- Maternity care (See Pregnancy-Related Care, above)
- Substance abuse and treatment
- Psychiatric and other mental health services, to the same extent as other professional health services
- Menopausal and geriatric services
- Disease-related nutrition counseling
- Prescribed durable medical equipment
- Dialysis
- Physical, speech, or occupational therapy, or other auxiliary services

**Hospital Care:**

- Medical and surgical treatment
- Second opinions, consultations, and treatment by a consultant
- Radiology, nuclear medicine, ultrasound, laboratory and other diagnostic services
- Dressings, casts, use of cast room
- Anesthesia and oxygen services
- Blood derivatives and whole blood and their administration
- Maternity care (See Pregnancy-Related Care, above)
- Mental health, including substance abuse and acute inpatient detoxification
- Medically indicated reconstructive surgery

**Home Health Care:**

- Acute health care, including physicians and other professional health providers in home visits, if care can be provided in the home to avoid hospitalization or for postsurgical and postpartum care due to early discharge
- Medical supplies and appliances
- Prescribed durable medical equipment
- Physical, speech or occupational therapy, or other auxiliary services

**Other Benefits:**

- Ambulance for medical necessary transportation
- Skilled nursing facility
- Hospice/palliative care
- Substance abuse treatment, including smoking cessation

**4) Prescription Drugs**

**All medically necessary prescriptions**, including:

- Drugs, including ovulatory drugs, contraceptives, and hormone therapy
- Injectables
- Devices
- Disposable needles and diabetic supplies

**5) Catastrophic Coverage**

Individuals and families must have catastrophic health coverage to provide protection against financial ruin.

**ACOG Resources:**

- Essential Benefits. Fact Sheet. ACOG; 2008. Available at: [www.acog.org/goto/healthcarereform](http://www.acog.org/goto/healthcarereform)
- Access to Women's Health Care. Statement of Policy. ACOG; 2006.
- Guidelines for Women's Health Care. Third edition. ACOG; 2007.
- Primary and Preventive Care: Periodic Assessments. ACOG Committee Opinion No. 357; 2006.
- U.S. MaternaCare: A Proposal for Universal Access to Maternity Care. ACOG; 1993.

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