

A Stronger Look at Preventive Care

Preventive care is an often underused benefit to an individual's health plan. Most employer-based and individually established health plans now have preventive care 100% covered due to the Affordable Care Act (ACA). In Wisconsin, we have led the nation in strong benefit plan designs for many years, with most plans having preventive care covered at 100% even before the ACA health care reform was enacted 5 years ago.

Most of us have used preventive care, but often it is out of sight and out of mind in our busy, daily lives. Let's take a closer look at what Preventive Care is and why it is so important to use.

What Is Preventive Care?

Preventive care is a type of health care whose purpose is to move the focus of health care from treating illness to maintaining wellness and overall good health. Preventive care is care that is proactively engaged with before you feel sick or notice any symptoms and is designed to prevent illness and disease. [The Centers for Disease Control and Prevention](#) (CDC) asserts that treatment for chronic diseases works best when the diseases are detected early.

In its broadest definition, prevention includes a healthy lifestyle, diet and exercise. Preventive care in a medical setting includes a wide variety of health care services such as regular physical examinations and age appropriate screenings, laboratory tests and immunizations. Regular health check-ups will help keep you healthy and prevent more serious problems later.

Why Use Preventive Care?

Preventive care is very important because it helps an individual stay healthy and access timely treatment when necessary, and it can also help reduce your overall medical expenses.

At TRICOR Insurance, we work to engage with our school district clients to promote preventive care, the overall complexities of what the benefits cover, and what the potential out-of-pocket costs may be for other areas within a district health plan for the administration, faculty and staff.

The U.S. Department of Health and Human Services has provided lists of preventive services that must be covered by most health insurance plans. Lists are available for adults, women and children, as covered services depend on age and gender. Visit www.hhs.gov/healthcare/facts/factsheets/2010/07/preventive-services-list.html for the lists of covered preventive care services.

What are some of the Preventive Care statistics?

Sources: Centers for Disease Control (CDC), HealthyPeople.gov and The Trust of American's Health.

- The CDC reports that 7 out of 10 U.S. deaths are caused by chronic disease, while roughly half of the country's population has been diagnosed with a chronic illness, including heart disease, cancer, diabetes, AIDS, or other conditions classified by the medical community as preventable.
- According to HealthPeople.gov, a federal program administered by the United States Department of Health and Human Services, routine cardiovascular exams alone save tens of thousands of adult lives each year, while vaccines save the lives of roughly 42,000 children on an annual basis. Preventive health screenings and primary care consultations have also been found to significantly increase life expectancy, particularly among the 30- to 49-year age group.
- When preventive care services are combined with a lifestyle that is focused on wellness, significant savings can be realized and more importantly, good overall health may be achieved. The Trust for America's Health (www.healthyamericans.org) predicts that there is a return of \$5.60 for every \$1 spent on proven preventive care strategies in America.

For adults, services such as blood pressure and cholesterol checks and screenings for depression are covered within the preventive care benefit. Women may have folic acid supplements and anemia screenings covered if they are pregnant. Children's covered preventive services include autism screenings for children at ages 18 and 24 months and alcohol and drug use assessments for adolescents.

Ultimately, preventive care provides the benefit of potentially saving lives and improving the quality of your health for years to come.

Important Disclaimer: The statistics and information in this article were obtained from the Centers for Disease Control (CDC), United States Health and Human Services (www.hhs.gov), HealthyPeople.gov and HealthAmericans.gov. We strongly recommend speaking with a physician for a complete assessment of your individual needs as they pertain to preventive health care and medical treatment. Also be sure to review your specific health plan for more details on your covered preventive care benefit.



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