



Preventive Health Care Benefits

Learn about your free preventive health care benefits.

Mountain Health CO-OP is here to help you understand the list of screenings, medications, and vaccinations that are 100% covered just for you. You pay nothing*. It's that easy.

Your preventive healthcare benefits

Preventive care and early detection are essential for your long-term health. Preventive health care is much more than your annual doctor visit. Mountain Health CO-OP covers many services that you may not be aware of to help keep you and your family healthy.



Frequently Asked Questions

How do I know if I have a preventive benefit under my health insurance plan?

If you are enrolled in a Mountain Health CO-OP Insurance Plan, you are eligible for 100% coverage for wellness or preventive services*. To learn more about your preventive benefits, call the number on the back of your ID card to talk to a customer service agent about your benefits.

How much will I have to pay?

Services that are listed in your member benefit plan under "*preventive health benefits*" are covered at 100%*. This means that you have no out of pocket cost. You do not have to pay a copay, deductible or co-insurance to have these services done when you see an in-network, laboratory, or hospital, or durable medical equipment provider.

You may have to pay your deductible, copay, and coinsurance if you choose to have these services by an out-of-network doctor, laboratory, or hospital.

If you need help finding an in-network doctor, call the number on the back of your ID card, and Customer Service can help you. You may also use the "find a provider" on our website at mhc.coop.

Is there a difference between preventive care and diagnostic care?

Preventive care is the health care that you receive to prevent illness, detect medical conditions, and keep you healthy. For example, your doctor might want you to get a colonoscopy because of your age. However, if your doctor wants you to have a colonoscopy because of the symptoms you are having, this is diagnostic care. The diagnostic colonoscopy would not be paid under your preventive benefit, and you would be responsible for coinsurance, copayments, and your deductible.

Remember to ask your doctor if tests and procedures are preventive or diagnostic. Your annual wellness exam is one of the many preventive services that MHC covers at 100%. However, some of the tests or procedures your doctor orders may not be covered under your preventive health benefit or your benefit plan. If you have any questions about benefit coverage, call the number on the back of your ID card, and Customer Service can help you.

How does Mountain Health CO-OP decide which preventive services to cover?

Mountain Health CO-OP (MHC) supports federal and state government mandates to cover a wide range of preventive services. MHC follows recommendations from government agencies to determine which services we include. These recommendations can change, and MHC regularly updates your benefits to reflect evidence-based practices. MHC may adopt or change covered preventive service guidelines within the time required by law.

Visit uspreventiveservicestaskforce.org/ for more information

What happens if I go to my primary care provider (PCP) for my annual preventive/wellness exam and ask about my chronic condition or new problem?

You can have preventive and non-preventive services in the same office visit. For example, you may visit your doctor for an annual preventive/wellness exam. In the same visit, you may want to discuss a health concern (non-preventive care) such as a new knee injury. Your office visit benefit may apply to the non-preventive part (knee injury) of your visit. In this scenario, your doctor will bill for the annual wellness exam



AND a regular office exam because they took extra time to address your new problem, the knee injury. You may be required to pay a copay, coinsurance, and deductibles for the regular office exam. The annual wellness/preventive part of the visit is still covered at 100%*.

I went to the doctor for my annual preventive/wellness exam but received a bill for the whole visit. Why?

There are many reasons why you may have received a bill for a visit. You may have seen an out of network doctor, and the doctor may have billed MHC with codes that told us you were there for something other than an annual preventive exam, or the tests or services you had done were not covered by your health plan. If this has happened to you, call us at the number on the back of your ID card and we can help you understand your bill.

Can I choose anyone to be my primary care physician (PCP)?

You may choose any of the following types of providers as your primary care physician: Family Practice, Internal Medicine, Pediatrician, Obstetrics and Gynecology, Gynecologist, Geriatrician, Osteopath, Nurse Practitioner, and/or Physician's Assistant.

*Preventive Health Care services are covered at 100%, with no out of pocket costs when contracting provider networks are used. Any services performed with an Out of Network Provider will result in copayments, deductible, and cost-sharing and may result in balance billing. Your doctor must write a prescription for preventive medication services to be covered by your plan, even if they are listed as over the counter.

Preventive Health Guidelines for Men, Women, and Children

Preventive Care Services	Who	Age	What is covered	How often?
Aortic aneurysm screening	Men	65-75 years	Screening	One time
Aspirin preventive medication	Men and Women	50-59 years	Generic Dosage forms of 81mg/tablet	Per Prescription
Urinary tract infection: pregnant women	Women	Any age	Screening	While pregnant
Blood pressure screening: adults	Men and Women	18 years of age and older	Screening	Annually
Breast cancer genetic testing; BRCA risk assessment and genetic counseling/testing	Women	-	Screening	One time
Breast cancer preventative medications	Women	All ages at high risk	Generic Raloxifene and Tamoxifen tablets	Per Prescription

Breast cancer screening	Women	40 years and older	Screening	1 to 2 years for women age 40 years and older.
Breastfeeding interventions	Women	Any age	Manual and electric breastfeeding pumps that you buy Or rent from a licensed Durable Medical Equipment provider. Within 12 months of baby's birth. Hospital Grade breast pumps are excluded	Within 12 months of the baby birth
Cervical cancer screening	Women	Beginning at the age of 21	Screening	Every 3 years
Chlamydia screening: women	Women	All ages	Screening	When at risk for infection
Cholesterol-lowering medication and prevention adults ages 40–75 years	Men and Women	40-75 years of age	Education and aid with treatment	Annually]
Colorectal cancer screening and bowel prep medication before procedure	Men and Women	50-75 years of age	Screening	Colonoscopy- every 10 years FIT DNA (Cologuard®)- Every 3 years FIT testing- Annually FOBT- Annually Generic bowel preparations – per Colonoscopy
Contraception	Women	Women with reproductive ability	Generic oral contraceptives, patches, barrier contraception, IUDs, vaginal sponges, and spermicides	Per Prescription
Dental caries prevention: infants and children up to age 5 years	Children	Infants to 5 years of age	Dental care	Once
Depression screening: adolescents	Children	Children aged 12-18 years of age	Screening	Annually
Depression screening: adults	Men and Women	18 years of age and older	Screening	Annually
Diabetes screening	Men and Women	40-70 years of age	Screening	Annually
Falls prevention: older adults	Men and Women	65 years of age and older	Screening and education	Annually
Folic acid supplementation	Women	All ages	Generic Dosage forms (400 or 800mcg)	Per Prescription
Fluoride supplements	Children	Age 5 or under	Sodium Fluoride 0.125, 0.25, and 0.5mg formulations	Per Prescription
Gestational diabetes mellitus screening	Women	All ages	Screening	While pregnant

Gonorrhea prophylactic medication: newborns	Children	Newborns	Preventive medicines applied to the eyes	At Birth
Gonorrhea screening: women	Women	All ages at high risk	Screening	When at risk for infection
A healthy diet and physical activity counseling to prevent cardiovascular disease: adults with cardiovascular risk factors	Men and Women	All ages	Counseling about diet and healthy habits and physical activity	Annually
Hemoglobinopathies screening: newborns	Children	Newborns	Screening	At Birth
Hepatitis B screening: nonpregnant adolescents and adults	Children	Children aged 12-18 years of age at high risk	Screening	Annually
Hepatitis B screening: pregnant women	Pregnant Women	Any age	Screening	While pregnant
Hepatitis C virus infection screening: adults	Men and Women	Any age	Screening	When at risk for infection, and once for those born between 1945 and 1965
HIV screening: nonpregnant adolescents and adults	Men, Women, and Children	Any age	Screening	When at risk for infection
HIV screening: pregnant women	Pregnant Women	Any age	Screening	While pregnant
Hypothyroidism screening: newborns	Children	Newborns	Screening for congenital hypothyroidism in newborns	At Birth
Intimate partner violence screening: women of reproductive age	Women	Any age	Screening and support	Annually
Iron supplements	Children	6 to 12 months	Generic Liquid formulations	Per Prescription
Lung cancer screening	Men and Women	55-80 years of age with a history of smoking	Once a year screening	Annually
Obesity screening and counseling: adults	Men and Women	18 years of age and older	Screening and treatment for members with a diagnosis of obesity	Annually
Obesity screening: children and adolescents	Children	6-18 years of age	Screening and treatment for	Annually

			members with a diagnosis of obesity	
Osteoporosis screening: postmenopausal women younger than 65 years at increased risk of osteoporosis, and for women 65 years and older	Women	Any age	Screening	Annually
Phenylketonuria screening: newborns	Children	Newborns	Screening in newborns	At Birth
Preeclampsia prevention: aspirin	Pregnant Women	Any age	Treatment for high blood pressure with over the counter medications	While pregnant
Preeclampsia: screening	Pregnant Women	Any age	Blood pressure measurement	While pregnant
Rh incompatibility screening: first pregnancy visits and 24–28 weeks' gestation	Pregnant Women	Any age	Rh antibody screening	While pregnant
Sexually transmitted disease and infection counseling (STD/STI)	Men, Women, and children	Any age	Counseling to reduce the risk of STD/STI during annual wellness exams	Annually
Skin cancer behavioral counseling	Children	Any age	Counseling to reduce their risk of skin cancer	Annually
Statins	Men and Women	Adults aged 40-75 at risk	Prevention of Cardiovascular Disease	Generic low to moderate intensity statins
Syphilis screening, sexually transmitted disease (STD)	Men, Women, and Children	Any age	Screening for syphilis infection	Annually
Tobacco use counseling and interventions: nonpregnant adults	Men and Women	18 years and over	Education and aid with treatment options to quit.	Annually
Tobacco use counseling: pregnant women	Pregnant Women	Any age	Education and aid with treatment options to quit	Annually
Tobacco use interventions: children and adolescents	Children	Under the age of 18	Education and aid with treatment options to quit	Annually
Tobacco Cessation Products	Men and Women	Adults	Nicotine replacement products, Chantix, and Bupropion tabs	Per Prescription

Tuberculosis screening: adults	Men and Women	Any age	Tuberculosis screening lab and skin tests	Annually
Unhealthy alcohol use: adults	Men and Women	18 years and over	Screening and behavioral counseling for unhealthy alcohol use	Annually
Vision screening: children	Children	3-5 years of age	Vision screening	Annually
Preventive/Wellness exams	Men, Women, and Children	Any age	Wellness Exams	Annually

Prescription Medications- Preventive Health Benefit

Your health plan may include certain prescription and over-the-counter (OTC) preventive medicines, as a benefit of membership, at no cost to you when you use a pharmacy or doctor in your health plan's network. There is no co-pay, deductible or coinsurance, even if your deductible or out-of-pocket maximum has not been met. **These no-cost benefits are part of the Affordable Care Act (ACA).**

They include:

- Medicine and supplements to prevent certain health conditions for adults, women and children
- Medicine and products for quitting smoking or chewing tobacco (tobacco cessation)
- Medicine used prior to screenings for certain health conditions in adults
- Vaccines and immunizations to prevent certain illnesses in infants, children and adults
- Contraceptives for women

Your doctor must write a prescription for these preventive services to be covered by your plan, even if they are listed as over-the-counter.

Preventive Services

ASPIRIN to help prevent serious heart and blood vessel problems (cardiovascular disease) and colorectal cancer in adults 50 to 59 years old who are at risk.

Generic dosage forms of 81 mg

Aspirin products (OTC):

- Aspirin chew tab 81 mg
- Aspirin enteric coated tab 81 mg

VACCINES (IMMUNIZATIONS) to prevent certain illnesses in people of all ages.

Recommended doses, ages and populations may vary (Rx)

Children

- Diphtheria, Tetanus, Pertussis
- Haemophilus Influenzae Type B
- Hepatitis A
- Hepatitis B
- Human Papillomavirus
- Inactivated Poliovirus
- Influenza
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Varicella

Adults

- Hepatitis A
- Hepatitis B
- Herpes Zoster
- Human Papillomavirus
- Influenza
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Tetanus, Diphtheria, Pertussis
- Varicella

TOBACCO CESSATION PRODUCTS to help adults who are not pregnant quit tobacco use in order to prevent health problems. Tobacco use includes smoking or chewing tobacco.

Generic nicotine replacement products—patch, gum and lozenges

Brand-name Nicotrol (nicotine inhalation system)

Brand-name Nicotrol NS (nicotine nasal spray)

Generic bupropion (generic of brand-name, Zyban)—Zyban is NOT covered

Brand-name Chantix (varenicline tartrate)

Tobacco cessation products (OTC and Rx):

- Bupropion HCl tab SR 12 hr 150 mg
- Chantix tab 0.5 mg and 1 mg
- Chantix tab 0.5 mg x 11 tabs and 1 mg x 42 pack
- Nicotine polacrilex gum 2 mg and 4 mg
- Nicotine polacrilex lozenge 2 mg and 4 mg
- Nicotine TD patch 24 hr 21 mg, 14 mg and 7 mg/24 hr
- Nicotrol inhaler system 10 mg

Nicotrol NS nasal spray 10 mg/mL

FLUORIDE SUPPLEMENTS to help prevent cavities (dental caries) in children five years or younger whose water is low in fluoride.

All oral dosage forms up to 0.5 mg

Fluoride products (Rx):

- Sodium fluoride chew tab 0.25 mg to 0.5 mg
- Sodium fluoride soln 0.125 mg/drop
- Sodium fluoride soln 0.25 mg/0.6 mL
- Sodium fluoride soln 0.25 mg/drop
- Sodium fluoride soln 0.5 mg/mL
- Sodium fluoride tab 0.5 mg

FOLIC ACID SUPPLEMENTS to help prevent birth defects in women who may become pregnant.

Generic dosage forms

Folic acid products (OTC):

- Folic acid tab 0.4 mg (400 mcg)
- Folic acid tab 0.8 mg (800 mcg)
- Folic acid cap 0.8 mg (800 mcg)

LIQUID IRON SUPPLEMENTS for children ages 6 to 12 months at risk for anemia.

- **Generic formulations**

BOWEL PREP MEDICINE for cleaning out the bowel before colonoscopy procedures for adults age 50 to 74. Colonoscopies screen for colon and rectal cancers.

Generic preparations only UNLESS no generic is available.

Brand name will no longer be supplied at no cost when the generic becomes available.

STATINS to help prevent serious heart and blood vessel problems (cardiovascular disease) in adults age 40 to 75 who are at risk.

Generic low to moderate intensity statins (Rx):

- Atorvastatin 10 mg, 20 mg
- Fluvastatin 20 mg, 40 mg
- Fluvastatin ER 80 mg
- Lovastatin 10 mg, 20 mg, 40 mg
- Pravastatin 10 mg, 20 mg, 40 mg, 80 mg
- Rosuvastatin 5 mg, 10 mg

Simvastatin 5 mg, 10 mg, 20 mg, 40 mg

Women's Health Preventive Services

Generic Oral Contraceptives/Transdermal Patches/Injectables, Barrier Contraception Methods (Diaphragms & Cervical Caps), Intrauterine Devices/Subdermal Rods/Vaginal Rings, Emergency Contraception (Rx or OTC), Vaginal Sponges and Spermicides are covered without cost share. Listings are subject to change and available by contacting Pharmacy Customer service line at 1-866-236-5936.

Brand name will no longer be supplied at no cost when the generic becomes available.

BREAST CANCER PREVENTION - Primary prevention of breast cancer in women#35 years of age and older, who are at an increased risk.

Generic, oral tablets (Rx)

- Raloxifene HCl tab 60mg
- Tamoxifen citrate tab 10mg and 20mg

VACCINES (IMMUNIZATIONS) to prevent certain illnesses in people of all ages. Recommended doses, ages, and populations may vary (Rx)

Vaccines for Children	Vaccines for Adults
Tetanus, Diphtheria, Pertussis	Hepatitis A
Hemophilus Influenzae Type B	Hepatitis B
Hepatitis A	Herpes Zoster
Hepatitis B	Human Papillomavirus
Human Papillomavirus	Influenza
Inactivated Poliovirus	Measles, Mumps, Rubella
Influenza	Meningococcal
Measles, Mumps, Rubella	Pneumococcal
Meningococcal	Tetanus, Diphtheria, Pertussis
Pneumococcal	Varicella
Rotavirus	
Varicella	

Questions?

Contact Customer Service at the number on the back of your ID card. We are here to help.



PO Box 5358
Helena, MT 59604
www.mhc.coop

Contact Member Services
1-855-447-2900
memberservices@mhc.coop

NON-DESCRIMINATION

MHC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age disability, or sex.