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**Health and Human Services Announces Requirement of Full Coverage of Preventive Services for Women**

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On Monday, the Health and Human Services Department (HHS) announced a law requiring health insurance companies to provide full coverage for women's contraceptives and other women's preventive services. This follows the Institute of Medicine's recommendations released last month. The HHS ruling will affect all plans beginning **August 1, 2012**. Religious employers will be allowed to refuse inclusion of such services in their health plans.

The HHS expects the new regulations to affect more than 34 million women nationwide between the ages of 18 and 64. Because of the cost-shifting of contraceptives and some forms of counseling, employers should expect some form of increase in their insurance premiums in the coming year.

[Click here](#) for the Health Resources and Services Administration (HRSA)'s website to see more information.

On the next page is a helpful chart which is also available at the [HRSA website](#).

**Questions:**

If you have any questions regarding the new Women's Guidelines on Preventive Services, please contact your J.S. Clark Agency Account Manager at **248.355.9600**.

Type of Preventive Service	HHS Guideline for Health Insurance Coverage	Frequency
<b>Well-Woman Visits</b>	<p>Well-woman preventive care visit annually for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care.</p> <p>This well-woman visit should, where appropriate, include other preventive services listed in this set of guidelines, as well as others referenced in section 2713.</p>	Annually, although HHS recognizes that several visits may be needed to obtain all necessary recommended preventive services, depending on a woman's health status, health needs, and other risk factors.
<b>Screening for Gestational Diabetes</b>	Screening for gestational diabetes.	In pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women identified to be at high risk for diabetes.
<b>Human Papillomavirus Testing</b>	High-risk human papillomavirus DNA testing in women with normal cytology results.	Screening should begin at 30 years of age and should occur no more frequently than every 3 years.
<b>Counseling for Sexually Transmitted Infections</b>	Counseling on sexually transmitted infections for all sexually active women.	Annually.
<b>Counseling and Screening for Human Immune-Deficiency Virus</b>	Counseling and screening for human immune-deficiency virus infection for all sexually active women.	Annually.
<b>Contraceptive Methods and Counseling**</b>	All Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity.	As prescribed.
<b>Breastfeeding Support, Supplies, and Counseling</b>	Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment.	In conjunction with each birth.
<b>Screening and Counseling for Interpersonal and Domestic Violence</b>	Screening and counseling for interpersonal and domestic violence.	Annually.

*\*\*Religious institutions will be allowed to opt out of that portion of the plan.*