



# Insurance Masters

Affordable Care Act  
Health Plan  
Free Services  
and  
Preventative Care



*All services in this book are FREE!*

Health | Life | Retirement

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**From cost to customer service, we are changing the way families get health insurance.**

We started Insurance Masters to provide an unbiased, customer centered service to individuals and families needing quality, affordable health insurance. Since then, we've helped tens of thousands of people find and enroll in the best ACA plans that fit their budget.

No more wasting your valuable time waiting for endless websites to load or yelling, "Representative!" to an automated answering service.

No more hoping that your coverage includes your primary care doctor and the prescriptions you need.

No more confusing advice, complicated processes, or limited, online plans that don't meet your needs.

Instead, we have a team of licensed agents ready to listen to what you need and provide you with all the knowledge and guidance you need to choose the best healthcare plan for your health and your budget!



Welcome to Insurance Masters! We are absolutely thrilled that you are now able to receive quality, affordable health care that fits your unique needs. Making health care affordable and accessible at any budget, even if you've been turned down before or have preexisting conditions, is our goal.

We take pride in doing what's best for you and your family! After all, we are still a family-owned company. And for you, we'll always do our best to provide value even beyond the \$0 health insurance premium.

*Thank you!*

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## What Is Health Insurance & How Does It Work?

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No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and offers many other important benefits.

Health insurance covers essential health benefits critical to maintaining your health and treating illness and accidents. Without insurance, a broken leg can cost up to \$7,500, and a three day hospital stay could run over \$30,000! That's not even considering massive expenses like comprehensive cancer care, which could cost hundreds of thousands of dollars out of pocket without insurance!

Fortunately, health insurance can help protect you from high costs like these. For many of our plans, the premium is free, you pay less for covered, in-network care (even before you meet the deductible), and some deductibles are as low as \$0 for qualifying incomes! In addition to protecting you from high costs in the case of illness or accident, our health insurance plans cover FREE preventive care, like vaccines, screenings, and some check-ups that help prevent more catastrophic (and costly!) health events later.

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## MOOP? Deductible? Copay?

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MOOP is an acronym standing for maximum out-of-pocket costs. The MOOP is the limit on annual out-of-pocket expenses that you'll pay for medical services that are covered by your health care plan. After you reach the MOOP, you won't pay any additional cost-sharing for medical services until the next plan year.

A deductible is the amount you pay out of pocket before your insurance company covers the remaining costs. They can be either a fixed dollar amount or a percentage of the total claim amount.

A copay, or copayment, is a predetermined rate you pay for health care services at the time of care. For example, you may have a \$25 copay every time you see your primary care physician, a \$10 copay for each monthly medication and a \$250 copay for an emergency room visit.

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## What to Expect Next (From Us)

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Be sure the temporary insurance card you got from your agent at signing up is filled in! Your policy number has not been assigned yet, but you will receive information via mail or email when it is (so make sure your contact info is accurate). If you do not receive your policy number within **14** days of enrollment, please contact Customer Service at **(803) 761-0222**.



Next, scan the QR code to the left or visit [www.InsuranceMasters.biz/start](http://www.InsuranceMasters.biz/start) to find links to your carrier's portal setup, provider networks, free preventive services to make the most of your insurance plan, and more!

Soon, you'll receive more info from your carrier in a mailed packet or email. Keep your eyes out for it so you don't miss any important info! We also may need to contact you to get any additional information needed to complete your enrollment. Add Insurance Masters (803) 761-0222 to your phone contacts, and keep us updated on any changes to your contact information, income, WW or household size!

## What is Preventive Care?

Preventive care is the most important step you can take to manage your health. Many of the top risk factors leading to illness and premature death are preventable. When you work with your primary care doctor and other specialists, you are taking back control of your health and quality of life.

Even better, your new health insurance plan covers over 60 FREE preventive care services for people who qualify! The majority of this booklet is designed to make sure you know what services you have access to right now so you're able to maximize your health insurance benefit. The Table of Contents to the right goes over the FREE services currently offered and where you can find more information about them in this book. If you have additional questions about if these services are right for you, please talk to your primary care provider when you take advantage of your FREE physical!

## Primary Care Provider or a Specialist?

A primary care provider (PCP) is a health care practitioner who sees people that have common medical problems. This person is most often a doctor. However, a PCP may be a physician assistant or a nurse practitioner. Your PCP is often involved in your care for a long time and plays an important part in helping you stay healthy. They provide care for preventing, treating, and curing common illnesses as well as promoting better health. This is who you will see for your annual physical or a minor illness.

A specialist has additional training in a specific area of medicine, like a particular body part, type of disease, or age group of patients. They are most qualified to diagnose, prevent, manage, or treat the conditions that they're specialized in. Often, they also perform procedures that PCPs are not equipped to handle. You would see these providers for cancer, heart disease, women's health, etc.

## Substance Abuse and Mental Health

Substance abuse and mental health disorders such as depression and anxiety are closely linked. Abusing substances such as marijuana or methamphetamine can cause prolonged psychotic reactions, while alcohol can make depression and anxiety symptoms worse.

Mental health is fundamental to our overall well-being, profoundly influencing how we think, act, and interact in our daily lives. Unaddressed mental health also leads to social problems like unemployment, broken families, poverty, drug abuse and related crime. Poor mental health plays a significant role in diminished immune functioning. Medically ill patients with depression have worse outcomes than those without.



# All of the services listed in this book are **FREE!**

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# AFFORDABLE CARE ACT **ACA**

## • These services only benefit you if you take advantage of them!

- With an Affordable Healthcare plan, you and covered family members have access to a wide variety of services designed to keep you healthy by addressing health issues before they become a problem. These services are free if provided by a doctor or other care provider within your plan's network. Affordable Care Act health plans must cover these preventive services without charging you a copayment or coinsurance, even if you haven't met your yearly deductible.

There are more than **60** benefits available - here is a list of most of them:

### Adults

1. Abdominal aortic aneurysm one-time screening
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and U.S.-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence.
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, and other ages at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary:
  - Chickenpox (Varicella)
  - Diphtheria
  - Flu (influenza)
  - Hepatitis A
  - Hepatitis B
  - Human Papillomavirus (HPV)
  - Measles
  - Meningococcal
  - Mumps
  - Whooping Cough (Pertussis)
  - Pneumococcal
  - Rubella
  - Shingles
  - Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling for adults at higher risk
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users
22. Tuberculosis screening for certain adults without symptoms at high risk

### Women

1. Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
2. Breast cancer genetic test counseling (BRCA) for women at higher risk
3. Breast cancer mammography screenings
  - Every 2 years for women 50 and over
  - As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
4. Breast cancer chemoprevention counseling for women at higher risk
5. Cervical cancer screening - Pap test (also called a Pap smear) for women age 21 to 65
6. Chlamydia infection screening for younger women and other women at higher risk
7. 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
8. Domestic and interpersonal violence screening and counseling for all women
9. Gonorrhea screening for all women at higher risk
10. HIV screening and counseling for everyone age 15 to 65, and other ages at increased risk
11. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative women at high risk for getting HIV through sex or injection drug use
12. Sexually transmitted infections counseling for sexually active women
13. Urinary incontinence screening for women yearly
14. Well-woman visits to get recommended services for all women
15. Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
16. Birth control: 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 (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
17. Folic acid supplements for women who may become pregnant
18. Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
19. Gonorrhea screening for all women at higher risk
20. Hepatitis B screening for pregnant women at their first prenatal visit
21. Maternal depression screening for mothers at well-baby visits
22. Preeclampsia prevention and screening for pregnant women with high blood pressure
23. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
24. Syphilis screening
25. Expanded tobacco intervention and counseling for pregnant tobacco users
26. Urinary tract or other infection screening

## Children

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Abdominal aortic aneurysm one-time screening for
3. Autism screening for children at 18 and 24 months
4. Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
5. Bilirubin concentration screening for newborns
6. Blood pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
7. Blood screening for newborns
8. Depression screening for adolescents beginning routinely at age 12
9. Developmental screening for children under age 3
10. 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
11. Fluoride supplements for children without fluoride in their water source
12. Fluoride varnish for all infants and children as soon as teeth are present
13. Gonorrhea preventive medication for the eyes of all newborns
14. Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
15. Height, weight and body mass index (BMI) measurements taken regularly for all children
16. Hematocrit or hemoglobin screening for all children
17. Hemoglobinopathies or sickle cell screening for newborns
18. Hepatitis B screening for adolescents at higher risk
19. HIV screening for adolescents at higher risk
20. Hypothyroidism screening for newborns
21. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
22. Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary:
  - Chickenpox (Varicella)
  - Diphtheria, tetanus, and pertussis (DTaP)
  - Haemophilus influenza type b
  - Hepatitis A
  - Hepatitis B
  - Human Papillomavirus (HPV)
  - Inactivated Poliovirus
  - Influenza (flu shot)
  - Measles
  - Meningococcal
  - Mumps
  - Pneumococcal
  - Rubella
  - Rotavirus
23. Lead screening for children at risk of exposure
24. Obesity screening and counseling
25. Oral health risk assessment for young children from 6 months to 6 years
26. Phenylketonuria (PKU) screening for newborns
27. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
28. Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
29. Vision screening for all children
30. Well-baby and well-child visits

# ADULTS HEALTH

## Free Heart Health

### Abdominal Aortic Aneurysm

The aorta is your body's main blood vessel that carries blood from your heart to your abdomen, pelvis, and legs. If the wall of your aorta weakens, it can create a bulge called an aneurysm.

Men over age 65 who have smoked at any point in their lives have the highest risk of Abdominal Aortic Aneurysm. Consider talking to a doctor about your risk for Abdominal Aortic Aneurysm if you have one or more of these risk factors:

- History of smoking
- Family history of AAA
- Age 65 years or older
- Of European descent
- History of High blood pressure or high cholesterol
- Heart disease or vascular disease

A one-time screening is available for men 65 to 75 who smoke or have in the past. Affordable Care Act health insurance plans cover this one-time screening for qualifying adults at no cost to you.

### Taking Aspirin to Prevent Disease

Has your doctor prescribed you a low dose of aspirin to reduce your risk of heart attack, stroke, or colorectal cancer? If you are of 50 to 59 years of age your Affordable Care Act health plans will cover the cost of your prescription.

### Blood Pressure Screening

Almost half of adults in America have high blood pressure with an increased risk for serious health problems, including strokes and heart attacks. If you are 40 or older or determined to be at risk for high blood pressure, you should have your blood pressure checked once a year.

Even if you're not at risk and are between 18 to 39, you should have a blood pressure test every 3 to 5 years. Affordable Care Act insurance plans will cover the cost of these blood pressure screenings for you.

### Blood pressure categories

	Systolic mmHg (Upper number)		Diastolic mmHg (Lower number)
Normal	Below 120	and	Below 80
Elevated	120 - 129	and	Below 80
Hypertension stage 1	130 - 139	or	80 - 89
Hypertension stage 2	140 or Higher	or	90 or Higher
Hypertensive crisis	Above 180	and/or	Above 120

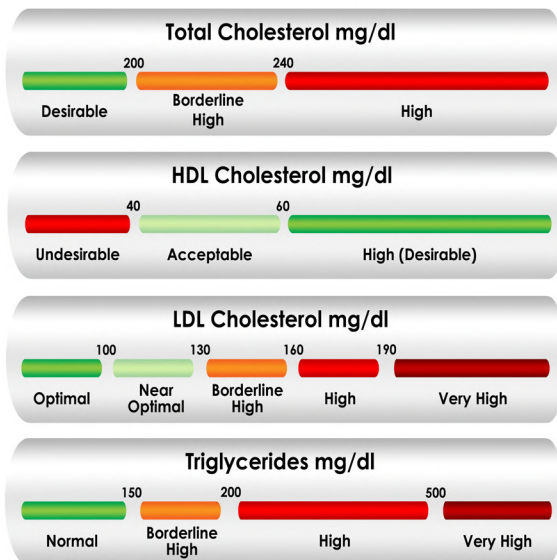
### Cholesterol Screening

High cholesterol levels in your bloodstream can increase your risk of a stroke or heart attack. Luckily it is easy and free with an Affordable Care Act health insurance plan to have your cholesterol checked, and you should do so regularly. If you find out that you have high cholesterol, you can take steps to lower it. Exercise, a healthy diet, and taking medications prescribed by your doctor can all help to get cholesterol levels under control.

Recommendations are to have your cholesterol checked every 4 to 6 years. If you're at increased risk for heart disease, you may need to have it checked more often. Some Causes of high cholesterol levels include:

- Age
- Use of tobacco products
- Drinking Alcohol
- Lack of physical activity

- A family history of high cholesterol or hypercholesterolemia
- Not enough fruits and vegetables
- Consuming excessive saturated fat
- Using certain medicines
- Type 2 diabetes or obesity
- And other health problems



If you are due to have your cholesterol checked, Affordable Care Act health plans will pay for the test.

### Statin Preventive Medication

If you are between the age 40 to 75 and at high risk for heart attack or stroke, you may be taking Statins.

Statins are drugs used to lower cholesterol. Your body needs some cholesterol to work properly. But if you have too much in your blood, it can stick to the walls of your arteries and narrow or even block them.

If diet and exercise don't reduce your cholesterol levels, you may need to take cholesterol medicine. Often, this medicine is a statin. Statins interfere with the production of cholesterol in your liver. They lower LDL (bad) cholesterol levels and raise HDL (good) cholesterol levels. This can slow the formation of plaques in your arteries.

You may want to consider talking to your doctor about taking statins if you are 40-75 years of age and have the following conditions:

High cholesterol, diabetes, high blood pressure, or smoke

Your doctor has decided that you are at higher risk for heart attack and stroke

The prescription cost for statins is covered under Affordable Care Act plans when recommended by your doctor.

### Alcohol Misuse Screening and Counseling

If you drink, it's essential to moderate your intake. A moderate amount of alcohol means one drink or less for women and two drinks or less for men daily. Drinking less is always healthier than drinking more. Even moderate drinking can have health risks. Drinking increases your risk for many health problems, including severe conditions that include:

- Liver disease
- Heart disease
- Depression
- Stroke
- Stomach bleeding
- Some types of cancer

If drinking causes serious problems in your life, you may have alcohol use disorder.



Alcoholism is a type of alcohol use disorder. Drinking may be a problem for you if any of these things are true:

- You can't control how much you drink
- You need to drink more and more to feel the effects
- You feel anxious, irritable, or stressed when you aren't drinking
- You find yourself thinking a lot about when you can drink next

If you need help controlling your use of alcohol, your Affordable Care Act plan can get you the help you need at no cost.

### Tobacco Use Screening & Interventions

Tobacco use is linked to an increased risk of cancer, heart disease and stroke, vision loss, gum disease, and many other health problems.

Smoking tobacco doesn't just affect you but also the health of others around you. It can be challenging to quit using tobacco, but millions have done it successfully.

There are many health benefits to quitting smoking; it will become easier to breathe, your sense of smell and taste will return, your physical energy will improve, and a reduced risk of heart disease and cancer.

If you're ready to quit smoking, an Affordable Care Act health plan can help by covering the cost of cessation interventions.



### Colorectal Cancer Screening

Affordable Care Act health insurance plans will cover screening for colorectal cancer for adults between the age of 45 and 75 at no cost. If you are between 45 and 75, you should get tested regularly for colorectal cancer. Testing can help prevent colorectal cancer or find it early when it may be easier to treat.

The frequency of testing varies on your risk for colorectal cancer and the screening method used. Risk factors include:

- Polyps inside the colon
- A family history of colorectal cancer
- Smoking cigarettes
- Being overweight or having obesity
- Not getting enough physical activity
- Drinking too much alcohol

If you start getting screened at age 45, you have a good chance of preventing colorectal cancer or finding it when it can be treated more easily. If your doctor finds polyps inside your colon during the test, they can remove the polyps before they turn into cancer. If your doctor finds cancer during the test, you can take steps to get treatment right away.



### Lung Cancer Screening

More people in the United States die from lung cancer than any other type of cancer. Most people who develop lung cancer (more than 8 in 10) get it from smoking. If you currently smoke, the best way to lower your risk of developing lung cancer is to quit.

Ask your doctor about getting screened (tested) for lung cancer if all of these apply to you:

- You're age 50 to 80
- You have a history of heavy smoking - specifically, you smoked an average of 1 pack of cigarettes a day for 20 years or 2 packs a day for 10 years
- You smoke now or you quit within the last 15 years

Your doctor may suggest that you get screened once a year with LDCT (low-dose helical computed tomography). LDCT takes detailed pictures of your lungs, which can help find lung cancer early — when it may be easier to treat.

Insurance plans must cover lung cancer screening for adults ages 50 to 80 who are at high risk for lung cancer. That means you may be able to get lung cancer screening at no cost to you.





## Depression Screening

If you are frequently sad, down, or disconnected from the world, you might suffer from depression. With an Affordable Care Act policy, you have access to testing to help diagnose the problem without fear of the associated cost.

Individuals display symptoms of depression differently, but consider getting screened for depression if you have some of these common signs of depression:

- Losing interest in activities you used to enjoy
- Feeling hopeless or empty
- Forgetting things or having trouble making decisions
- Sleeping too much or too little
- Gaining or losing weight without meaning to
- Thinking about suicide or death

Depression may occur with other mental disorders and other illnesses, such as diabetes, cancer, heart disease, and chronic pain. Depression can make these conditions worse, and vice versa. Sometimes medications taken for these illnesses cause side effects that contribute to depression symptoms. Individuals diagnosed with bipolar disorder (formerly called manic depression or manic-depressive illness) also experience depression.



## Diet Counseling for At-Risk Adults

Affordable Care Act insurance plans also cover diet counseling for people with risk factors for heart disease, like high blood pressure. Eating a healthy diet will reduce long-term health problems.

If you need help making healthier food choices, ask your doctor for help. Your doctor may refer you to a registered dietitian who will help design healthy eating habits for you. Making small changes to your eating habits can make a big difference for your health over time. For example:

- Drink sparkling water instead of regular soda
- Try plain, low-fat yogurt with fruit instead of full-fat yogurt with added sugars
- Choose low-sodium black beans instead of regular canned black beans
- Cook with olive oil instead of butter

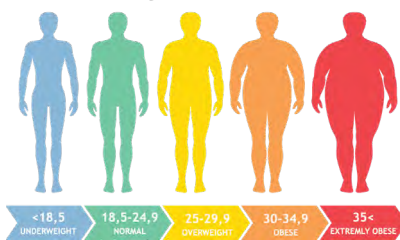
## Obesity Screening and Counseling

It's essential to stay at a healthy weight by balancing the calories you eat and drink with calories used.

Calories are a measure of the energy in the foods you eat. To lose weight, you need to burn more calories than you consume. In other words, "move more, eat less." A healthy diet and physical activity can help you control your weight.

If you're not sure if you are overweight, you can use the CDC's free BMI calculator and find out now:

Being overweight increases your risk of Type 2 diabetes, Heart disease, and High blood pressure. If you are overweight, consider taking advantage of an Affordable Health Care insurance policy's free screening and diet counseling.



## Diabetes (Type 2) Screening for Adults

Having diabetes means glucose (sugar) levels in your blood are too high. Your body depends on glucose for energy. When you eat, most of the food turns into glucose. Your blood carries the glucose to other parts of your body.

When you have diabetes, your body has trouble turning glucose into energy. Instead of being used by your body, glucose builds up in your blood and your body is starved of energy. Over time, high blood glucose can damage almost every part of your body.

If you have prediabetes, the glucose levels in your blood are higher than normal – but not high enough to mean you have type 2 diabetes. Prediabetes increases your risk of developing type 2 diabetes and other serious health problems, like heart disease and stroke.

The good news about prediabetes is that healthy changes, like losing weight and getting enough physical activity, can prevent or delay type 2 diabetes.

Type 2 diabetes is the most common form of diabetes. You're more likely to get type 2 diabetes if you're overweight and inactive – or if you have prediabetes.

Symptoms of diabetes include:

- Being very thirsty or hungry
- Feeling more tired than usual
- Urinating (peeing) more than usual
- Losing weight for no reason
- Having cuts or bruises that are slow to heal
- Having blurry vision
- Feeling numb or tingly in your hands or feet

If you have any of these symptoms, you should consider getting tested. Because symptoms of type 2 diabetes can be hard to spot, it's important to talk with your doctor about your risk for type 2 diabetes.

If you are overweight and obese adult between 40 to 70 years of age, the tests are covered by an Affordable Care Act health plan.

## Immunizations For Adults

Vaccinations aren't just for kids! Affordable Care Act health plans provide free access to many standard vaccinations. If you haven't received or are due for a booster shot, it's covered.

Covered vaccinations include:

- Chickenpox (Varicella)
- Diphtheria
- Flu (influenza)
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Measles
- Meningococcal
- Mumps
- Whooping Cough (Pertussis)
- Pneumococcal
- Rubella
- Shingles
- Tetanus



## Tuberculosis Screening

Affordable Care Act Insurance plans must also cover testing for people at risk for tuberculosis. That means you may be able to get tested at no cost to you.

Tuberculosis (TB) is a severe health condition that usually affects the lungs. When someone is sick with TB, it's called active TB or TB disease. Sometimes, you can have TB but not feel sick, also known as a latent tuberculosis infection.

If you have LTBI, you can't pass it on to others by sneezing or coughing. But if you don't get treatment, LTBI can turn into active TB. This could make you very sick, and you could then pass TB on to others.

Remember, LTBI doesn't cause any signs or symptoms — so the only way to know if you have it is to get tested. That's why it's important to talk to your doctor if you're at risk for LTBI. Active TB can spread from person to person through the air, like when someone with active TB sneezes or coughs.

Talk to your doctor about getting tested for tuberculosis if you were born in or have lived in a country where TB is common - for example, Mexico, the Philippines, Vietnam, India, or China live or have lived in a large group setting - for example, a homeless shelter, nursing home, or a prison, have HIV or another condition that weakens your immune system (the system in the body that fights infection)

## Hepatitis B Screening

Hepatitis B is a disease that can infect and damage the liver. Left untreated, Hepatitis B can cause liver failure or cancer.

You might be at high risk of Hepatitis B if you were born in a country with more than a 2% Hepatitis B prevalence or if you are unvaccinated and born in the US with at least one parent from a country with a Hepatitis B prevalence of 8% or more.

Some people who get acute hepatitis B develop a chronic hepatitis B infection. This means the infection will never go away. People with chronic hepatitis B may need to take medicine to help stop the virus from causing liver damage. Affordable Care Act insurance plans must cover the cost of hepatitis B testing for:

- All pregnant women at their first prenatal visit
- Teens and adults who are at high risk
- Plans must also cover the hepatitis B vaccine for:
  - All children
  - Some adults, depending on their risk

## Hepatitis C Screening

Everyone ages 18 to 79 needs to get tested for hepatitis C at least once. Hepatitis C is a severe liver disease caused by the hepatitis C virus.

Many people who have hepatitis C live for years without feeling sick. But the virus can still damage your liver and spread to others, even when not having symptoms.

The most common way to get hepatitis C is by coming into contact with the blood of someone who has it. In the United States, people usually get hepatitis C by sharing needles.

Without a blood test, there is no sure way to know if you have hepatitis C, which can be treated easily with medication.

Affordable Care Act insurance plans cover hepatitis C testing costs for at-risk groups.<sup>1</sup>

## Sexually Transmitted Infection Prevention Counseling

It might be hard to talk to your partner about getting tested for sexually transmitted diseases (STDs), but it's important. Chances are your partner will be glad you brought it up.

Most STDs are easy to treat. And when they're treated early, STDs are less likely to cause long-term health problems.

If you are at risk, part of an at-risk group, or think you might be at risk for contracting an STI, talk to your healthcare provider about assistant counseling on how to stay safe from infection.

If at risk, Affordable Care Act plans will pay for the service.

## HIV Prevention Medication

HIV is the virus that can cause AIDS if it isn't treated. If you have HIV, getting treatment early can help you live a long, healthy life.

The only way to know if you have HIV is to get tested. You could have HIV and still feel healthy. Everyone ages 15 to 65 years needs to get tested for HIV at least once.



All pregnant people also need to get tested. People at higher risk for HIV infection may need to get tested more often.

Talk to your doctor or nurse about how often you need to get tested.

Did you know there is a medication that will help prevent you from contracting HIV? PrEP (pre-exposure prophylaxis) is HIV prevention medication for use by HIV-negative adults at high risk for getting HIV through sex or injection drug use. If you have a partner with HIV or share syringes or needles with others, consider asking a medical professional if PrEP is right for you. If it is, Affordable Care Act plans will pay for the prescription.

## HIV Screening

HIV spreads through body fluids, like blood, semen, vaginal fluids, and breast milk. HIV can pass from one person to another through:

Sex (vaginal or anal) without a condom with a person who has HIV

Sharing needles with someone who has HIV

Pregnancy, childbirth, or breastfeeding if the person has HIV

If left untreated, HIV can cause AIDS. If you have HIV, early treatment can give you a long healthy life. You can have an HIV infection without symptoms for long periods. If you are between 15 to 65 years of age or pregnant, the recommendation is to have a test at least once. Those at high risk for HIV need to testing more often.

Affordable Care Act plans will cover the cost of HIV testing for everyone ages 15 to 65 or anyone at high risk for HIV.

## Syphilis Screening

Syphilis is a sexually transmitted disease that if not treated can cause serious health problems or even death.

Sexually active people can get syphilis through vaginal, anal, or oral sex without a condom with a partner who has syphilis.

Treatment can cure syphilis but cannot fix damaged cause to your body while you were infected.

Some people infected with syphilis will have no apparent symptoms. If you think you may have had intimate contact with someone infected or believe you are at high risk, consider having a screening done.

Screenings are paid for by Affordable Care Act health plans.

# CHILDREN'S PREVENTATIVE HEALTH

## Free Well-Baby & Well-Child Visits

Affordable Care Act insurance plans cover well-child visits with no co-payment regardless of your deductible.

These services ensure your children receive the best possible start in life. To make sure you receive the maximum benefit from these services, you should take your children for a well visit on the following schedule:

- 8 times between ages 0-11 months
- 7 times between ages 1 and 4 years.
- Once a year between 5 and 17 years.

Well-visits include additional specialized services completely covered by Affordable Care Act insurance plans. If you have a child that requires one of these services, talk to their pediatrician.

### Mental Development and Behavior

- Autism screening for children at 18 and 24 months of age
- Developmental screening for children under age 3
- Behavioral assessments for children from birth to 17 years
- Depression screening for adolescents begins routinely at age 12

### Physical Development

- Height, weight, and body mass index (BMI) measurements are taken regularly for all children

### Preventative Services

- Obesity screening and counseling
- Blood pressure screening for children birth to 17 years
- Dyslipidemia screening for all children once between 9 and 11 and 17 and 21 years, and for children at higher risk of lipid disorders
- Hematocrit or hemoglobin screening for all children
- Tuberculin testing for children at higher risk of tuberculosis from birth to 17 years of age
- Lead screening for children at risk of exposure

### Dental

- Oral health risk assessment for young children from 6 months to 6 years

- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present

### Newborn

- Bilirubin concentration screening for newborns
- Hemoglobinopathies or sickle cell screening for newborns
- Blood screening for newborns
- Hypothyroidism screening for newborns
- Phenylketonuria (PKU) screening for newborns
- Gonorrhea preventive medication for the eyes of all newborn

### Substance Abuse

- Alcohol, tobacco, and drug use assessments for adolescents

### Sensory

- Vision screening for all children
- Hearing screening for all newborns; and regular screenings

### Sexually Transmitted Disease Treatment and Prevention

- Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use

### Immunizations

- Chickenpox (Varicella)
- Diphtheria, tetanus, and pertussis (DTaP)
- Haemophilus influenza type b
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Inactivated Polio virus
- Influenza (flu shot)
- Measles
- Meningococcal
- Mumps
- Pneumococcal
- Rubella
- Rotavirus



## WOMAN'S HEALTH

A yearly visit to the doctor is a great way to be proactive about your health. It's a great time to get vaccines, ask about problems you might be concerned about, and have routine testing done. Having a medical history from your visit also helps in treatment decisions for the future. Take advantage of a free Well-Visit using an Affordable Care Act health plan.



### Birth Control, Sterilization Procedures, & Counseling

If it is not the right time to have children, you don't want children, or you already have the family you wanted, birth control is the best and safest way to prevent pregnancy.

There are many methods to avoid pregnancy, and not all options will suit you.

Here are some methods:

#### Hormonal

- IUD - can last for 3 to 6 years, depending on the type
- Implant (a small rod put under the skin) - can last for 3 years
- Shot - given by a doctor or nurse every 3 months
- Patch - worn on the skin and replaced once a week, with 1 week off every month
- Ring - put in the vagina and replaced once a month
- Birth control pills - taken every day

These methods don't protect you or your sex partner from STDs. But you can use condoms to help protect against STDs while using hormonal birth control.

#### Barrier methods

Male or female condoms

- Birth control diaphragm and cervical cap (placed inside the vagina)
- Birth control sponge (placed inside the vagina)
- Spermicide (a gel that stops sperm from reaching the egg), which can be used alone or with a male condom, diaphragm, or cervical cap

Male condoms are also very effective at preventing HIV and reducing the risk of other STDs when you use them correctly every time you have sex. Female condoms may help prevent HIV and other STDs. Diaphragms, cervical caps, and sponges don't protect against STDs.

Talk to a doctor about which approach is right for you.

#### Sterilization

Sterilization is a permanent method of birth control. This is an option for people who are 100% sure they don't want children — or don't want any more children than they already have. Here's how it works:

- In men, it means cutting or blocking the tubes that carry sperm to the outside of the penis. This is called a vasectomy.
- In women, it means cutting or blocking the tubes (with rings or clips) that carry eggs into the uterus.

Ask about the types of birth control that are available to you. There are many things to consider, including:

- Your overall health
- Whether you want to have children in the future
- How well the birth control works
- What side effects the birth control may cause

Under the Affordable Care Act, most insurance plans must cover birth control at no cost to you. Most plans must also cover birth control education and counseling. Check with your insurance company to learn more.

If you don't have insurance that covers birth control, you may be able to get free or low-cost birth control through a family planning clinic or community health center. Family planning clinics provide education, counseling, and medical services. No one is turned away for not being able to pay.

### Bone Density Screening

Osteoporosis is a bone disease. It means your bones are weak and more likely to break. People with osteoporosis most often break bones in the hip, spine, and wrist.

There are no signs or symptoms of osteoporosis. You might not know you have the disease until you break a bone. That's why it's so important to get a bone density test to measure your bone strength. Finding out early will help you prevent further bone through treatment.

Women are at higher risk for osteoporosis than men, and the risk increases with age.

If you're a woman age 65 or older, schedule a bone density test. If you're a woman age 64 or younger and you have gone through menopause, ask your doctor if you need a bone density test. Men can get osteoporosis, too. If you're a man over age 65 and you're concerned about your bone strength, talk with your doctor or nurse. Affordable Care Act plans will cover the cost of testing.



### Diabetes Screening

If you develop gestational diabetes, it can lead to health problems for you and your baby during and after pregnancy. If you have gestational diabetes, you and your doctor or midwife can work together to protect you and your baby. You can lower your risk for gestational diabetes by eating healthy and staying active before and during your pregnancy.

Getting tested for gestational diabetes is part of regular prenatal care (health care during pregnancy). Usually, you'll get the test between 24 and 28 weeks of pregnancy.

Affordable Care Act health plans also offer free coverage to women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before.

### Domestic Violence Screening & Counseling

If you are in an unhealthy relationship or feel that you might be but aren't sure, get help from the National Domestic Violence Hot line at 1-800-799-SAFE (1-800-799-7233). If your relationship involves physical or sexual violence, physical threats, emotional abuse, or stalking, there are resources in your area to help.

Domestic violence agencies offer free assistance programs. In addition, Affordable Care Act insurance plans will cover the cost of screening and counseling for domestic and interpersonal violence for all women.

### Breast & Ovarian Cancer Screening & Counseling



Breast cancer is one of the most common kinds of cancer in women. About 1 in 8 women in the United States will get breast cancer during her lifetime. Like all cancers, breast cancer can spread to other parts of the body.

The good news is that mammograms can help find breast cancer early — before it spreads to other parts of the body. Most women can survive breast cancer if it's found and treated early.

If you're age 40 to 49, talk with your doctor about when to start getting mammograms and how often to get them and if you're age 50 to 74, get mammograms every 2 years.

If your family has a history of breast or ovarian cancer, talk with your doctor or nurse about it. You may be at higher risk of developing these and other types of cancer - or getting them again.

## Genetic Test Counseling (BRCA)

Genetic counseling and testing can help you understand your risk of developing these cancers — or getting them again. If you were born with mutations in certain genes — called BRCA1 and BRCA2 genes — you're at higher risk of getting cancer. Tests are free through Affordable Care Act plans for those at-risk based on a family history assessment with a doctor.

## Breast Cancer Mammography

A mammogram is an x-ray picture of the breast to check for breast cancer. Mammograms can help find breast cancer early, before it spreads to other parts of the body - and when it may be easier to treat.

If you're age 40 to 49, talk with your doctor about when to start getting mammograms and how often to get them and if you're age 50 to 74, get mammograms every 2 years

Like all medical tests, mammograms have benefits and risks. These benefits and risks depend on your age and your personal risk of breast cancer.

If you are between 40 and 49 and at risk, or 50 and older Affordable Care Act plans will pay for a test every two years.

## Breast Cancer Chemo prevention Counseling



Scientists are also studying certain medicines to find out if they can lower breast cancer risk in women with BRCA1 and BRCA2 mutations. Taking medicines to lower cancer risk is called chemo prevention.

There are side effects and possible harms from chemo prevention, so it's important to talk with your doctor or nurse about your cancer risk and the different options.

Medications that can reduce your odds of having breast cancer are available to women determined to be at high risk. Counseling on what these medications can do and if they are right for you are paid for by Affordable Care Act plans.

Affordable Care Act plans will cover the cost of testing.

## Cervical Cancer Screening



Getting screened (tested) for cervical cancer means getting tested before you have any symptoms. Screening tests for cervical cancer include:

Pap tests, also called Pap smears  
HPV (human papillomavirus) tests

These tests can help find cervical cancer. They can also find cervical cells that are infected with HPV or other abnormal cells before they turn into cancer.

It is recommended for women age 21 to 65 to have a test once every three years.

Affordable Care Act plans will cover the cost of these routine screenings as your physician advises

## Sexually Transmitted Infections Counseling

Affordable Care Act plans will pay counseling costs for sexually active women concerned about sexually transmitted diseases.

Many types of testing are also available:

- Chlamydia infection screening for younger women and other women at higher risk
- Syphilis screening
- Gonorrhea screening for all women at higher risk
- HIV screening and counseling for everyone age 15 to 65 and others at increased risk

## PrEP (Pre-Exposure Prophylaxis) HIV prevention medication

PrEP is an HIV prevention method for people who do not have HIV infection but who may be at high risk. PrEP is a pill you take by mouth every day.

Talk to your doctor about PrEP if:

You are HIV-negative but your partner is HIV-positive (known as serodiscordant or mixed-status couples)

You are not in a monogamous relationship (you or your partner also have sex with other people) and you do not always use condoms

You inject illegal drugs or share needles

You have a partner who is HIV-positive, and you want to get pregnant. PrEP may help protect you and your baby.

The Centers for Disease Control and Prevention estimates that PrEP could prevent transmission in as many as 140,000 serodiscordant heterosexual couples. Talk to a physician and find out if PrEP is right for you. If it is, your Affordable Care Act plan will cover the cost.

## Breastfeeding Support & Counseling



Breastfeeding (also known as nursing) is very healthy for you and your baby. Breast milk is the only food or liquid your baby needs for about the first 6 months after birth.

At about 6 months, you'll start to feed your baby other foods in addition to breast milk.

Experts recommend continuing to breastfeed your baby for at least the first 12 months - and for as long as you want after that.

Until your baby is about 6 months old, they only need your breast milk. In fact, giving babies things like rice cereal or baby food too early can keep them from getting the nutrients they need from breast milk.

Breastfeeding is natural, but that doesn't mean it's always easy. You and your baby may need practice - and almost all moms need a little help, especially in the beginning. The good news is that it gets easier with time.

If you have questions, concerns, or problems breastfeeding and need help, an affordable care health plan will cover the expense of counseling and breastfeeding supplies for pregnant and nursing women.

## Folic Acid Supplements For Women Who May Become Pregnant

Everyone who can get pregnant or is planning to get pregnant needs to take a daily supplement with 400 to 800 micro grams (mcg) of folic acid. It's important to take a folic acid supplement in addition to following a healthy eating routine.



Folic acid is a type of folate added to supplements and foods. Folate is a vitamin that's especially important if you're pregnant or may become pregnant. It can help prevent serious problems with your baby's brain and spine.

It's most important to take folic acid at least 1 month before you get pregnant and through the first 3 months of pregnancy. Affordable Care Act insurance plans will cover the expense of folic acid supplements during your reproductive years.

## Hepatitis B Screening For Pregnant Women



All pregnant women should get a blood test for hepatitis B as part of their prenatal care. Hepatitis B can be easily passed from a pregnant woman with hepatitis B to her baby at birth. This can happen during a vaginal delivery or a c-section. If you have hepatitis B, health care providers can give your baby a set of shots at birth to prevent your baby from getting infected.

Hepatitis B is a severe infection that can damage the liver and cause organ failure, and it is possible to carry Hepatitis B without symptoms.

Affordable Care Act plans will cover the cost of testing during your first doctor visit to help prevent the spread of the disease to your child during delivery.

## Rh Incompatibility Screening



Rh factors are genetic, meaning people get their Rh factor from their parents. It gets passed through your genes. If your body perceives your baby's blood as a foreign substance, it will create antibodies against your baby's blood. If you're on your first pregnancy, antibodies shouldn't develop or cause any issues during that pregnancy. But once the antibodies develop during a first pregnancy, they stay in your body. So, when a second baby comes along, you'll most likely have problems during the pregnancy if your baby has Rh-positive blood.

If your body's Rh-negative antibodies attack the baby's positive Rh blood, the baby might develop hemolytic anemia. In hemolytic anemia, the baby's red blood cells are destroyed faster than the baby's body can replace them. The baby won't get the oxygen needed from these red blood cells. Babies with significant or severe hemolytic anemia can even die from this condition. Affordable Care Act plans will cover the cost of Rh incompatibility of testing.

## Urinary Tract Or Other Infection Screening

UTIs are common infections that happen when bacteria, often from the skin or rectum, enter the urethra, and infect the urinary tract. The infections can affect several parts of the urinary tract, but the most common type is a bladder infection (cystitis).

Kidney infection (pyelonephritis) is another type of UTI. They're less common, but more serious than bladder infections. Urinary tract infections are more



common during pregnancy. Affordable Care Act health plans pay for urinary tract infection testing.

## Maternal Depression Screening For Mothers At Well-Baby Visits



Pregnancy, delivery, and a newborn child bring rapid and complex challenges both physically and mentally. It is not uncommon for this to cause maternal depression. Common symptoms include:

- Sad feelings
- Feeling very anxious or worrying too much
- Being irritable or cranky
- Trouble sleeping (even when tired) or sleeping too much
- Difficulty concentrating or remembering things
- Trouble making decisions
- Loss of interest in caring for yourself
- Loss of interest in food or overeating
- Not feeling up to doing everyday tasks
- Frequent crying, even about little things
- Showing too much (or not enough) concern for the baby
- Loss of pleasure or interest in things you used to enjoy (including sex)

If you are an expecting or new mother suffering from Maternal depression or suspect you might be, seek help and a doctor during your or your child's well-visits. All Affordable Care Act plans will carry the cost of diagnosis, so you don't have to.

## Preeclampsia Prevention & Screening

Preeclampsia, also known as toxemia, develops in some women after 20 weeks of pregnancy. The condition causes increased blood pressure and may not have apparent symptoms. Although cases are usually mild, preeclampsia can be deadly to both mother and child. Keep yourself and your child safe - take advantage of the Affordable Care Act's free preeclampsia screening.



## Tobacco Intervention & Counseling For Pregnant Women

Smoking during pregnancy is bad for the mother and child. If you are pregnant and ready to quit, Affordable Care Act health insurance plans will pay for your intervention and counseling.



## What's Not Covered, and How We Can Help!

There are some services that are not covered under your health insurance. These include:

- Abortion Care\*
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-term Care
- Non-emergency care outside the US
- Private nursing
- Routine eye care (adult)

\*Except in cases of rape, incest, or when the life of the mother is endangered

## Other Services We Offer

Fortunately, we offer supplemental insurance that can fill in the gaps!

- Dental Insurance
- Vision Insurance
- Life Insurance
- Final Expense
- Medicare
- Retirement
- Annuities

Give us a call to see if we have a plan that fits your needs: **(803) 761-0222**





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