

Preventive Care & Insurance



Preventive care means actions that you regularly take to ensure that you are healthy and to maintain ongoing health. It includes things like yearly exams and other diagnostic testing. Many of these services are covered free of charge or co-pay if you have health insurance per the Affordable Care Act (often referred to as "Obamacare"). If you are one of the 28 million people in this country who does not have health insurance, check your local listings for free clinics or screening events in your area.

A sidenote on insurance--it is scary when you don't have it. Letting things go untreated or not getting your preventive care for years. You are not alone. It takes a lot of research and TONS of self-advocacy to get access to care when you are uninsured. Sometimes, it can even be heart-breaking. I have been there. I have chronic health conditions and went without health insurance for YEARS. Even after being approved for Medicaid, finding access to care for the simplest of things can crush your spirit. Sometimes just finding time whether you are insured or not can be condemning. Don't give up! **YOU ARE IMPORTANT. YOU DESERVE ACCESS TO QUALITY CARE.** If you are uninsured and require emergency or any type of care, talk with providers directly. Many of them are able to work with you so you needn't go into debt. Stay positive. Be patient, honest, and kind.

There is also such a thing as being "underinsured", meaning that a person has health insurance, but their insurance does not cover much or they have a high patient responsibility. I could write a whole other book on this, but here is some basic information. Healthcare premiums (amounts taken out of wages to pay for insurance) can be expensive, especially if there are dependents added to a policy (like children). Many healthcare plans that are offered leave high co-payments (set payment for certain services and medications), deductibles (amount you pay before insurance pays anything), coinsurance (percentage amount left over after insurance pays a set percentage), or have a limited network of medical professionals that make access difficult.

Each year, once sexually active or by the age of 21, people with uteri should have a pap smear and pelvic exam. Once at the age of 30, their pap smear should also include testing for Human Papillomavirus (HPV). HPV is the leading cause of cervical cancer and is one of the areas where a lack of research in people with penises is harming us. It is a sexually-transmitted virus. To date, there is no way to test for this virus in those who are assigned male at birth. There are many strains of HPV, not all of which are dangerous, but it is something that can lay dormant without symptoms. This is why it is so important to be tested regularly.

AFFORDABLE CARE ACT SERVICES:

Per Healthcare.gov, these are **some** of the preventive services that are covered (check for limitations such as frequency and age restriction with your plan):

- Birth control and counseling (some religious employers are excluded)
- Gonorrhea, syphilis, chlamydia, and other STD screenings
- Urinary tract infection screenings
- Pelvic exam and Pap smear*
- Routine check-up with primary care physician
- Breast cancer genetic test counseling (BRCA)*
- Mammograms*
- Bone density screening*
- Domestic and interpersonal violence screening and counseling
- PrEP HIV prevention medication for high risk through sex or drug use*
- Urinary incontinence screening

For Pregnancy:

- Breastfeeding support and counseling
- Hepatitis B screening at first prenatal visit
- Maternal depression screening for mothers
- Preeclampsia prevention and screening
- Rh incompatibility screening

*age/frequency limitations/high-risk qualifications apply