



## **Helping You Stay Healthy in 2010**

*New West Health Services is one of the largest providers of health insurance for Montanans. We value care that can help prevent disease and we encourage our customers to seek these health care services. Many of these services are covered at little to no cost to our customers. Please contact Customer Service at (800) 290-3657 with any questions about coverage or cost.*

### **Disease Condition/Test Information:**

**Breast Cancer/Mammograms:** New West coverage includes annual mammograms and clinical breast exams for all women age 40 and over as well as baseline or one-time mammograms for women ages 35 to 39. Refer to your plan or policy's Schedule of Benefits for details about mammography Coverage.

**Cervical or Vaginal Cancer/Pap Smears:** New West coverage includes a screening pap smear to include a pelvic exam every three years for most women.

The exams are covered every year for women at high risk for cervical or vaginal cancer; those of childbearing age who have had an indication of cervical or vaginal cancer; and those who have had an abnormal pap smear during the preceding three years. We cover 100%\* of allowable charges from contracted providers.

**Colorectal Cancer/Colonoscopy and other screening tests:** New West coverage includes fecal-occult blood tests, flexible sigmoidoscopy, colonoscopy (for people at high risk for colorectal cancer), and in certain cases, barium enemas. Each of these tests are ordered for different circumstances, so patients should check with their physician to determine what is best for them. We cover 100%\* of allowable charges for these screening tests from contracted providers.

**Flu, Pneumonia and Scheduled Childhood and Adult Vaccinations:** New West covers the cost of preventive immunizations and strongly encourages vaccinations. We cover 100%\* of allowable charges from contracted providers.

**Prostate Cancer/PSA Screening:** New West covers Prostate Specific Antigen (PSA) tests for the early detection or treatment of prostate cancer. The PSA test is covered once every 12 months as are digital rectal exams. We cover 100%\* of allowable charges from contracted providers.

**Diabetic Complications/Glucose Monitoring for Diabetics:** New West provides coverage for our customers with diabetes, whether or not they use insulin, and offers coverage for blood glucose monitors and testing strips to ensure our customers can monitor their own blood glucose levels. Diabetics who keep their blood glucose levels within the normal range reduce the risk of complications such as blindness and amputations that are associated with uncontrolled diabetes. Please call us for specific coverage details.

**Diabetes Complications/Education:** New West also covers a wide range of education and training programs to help teach diabetics nutritional needs and methods to control blood glucose levels. These training programs do not have to be based in hospitals, although a physician must certify that a patient needs the service under a comprehensive plan of care. Please call us for specific coverage details.

**Osteoporosis/Bone Mass Measurement:** New West covers bone density measurement for members who are at risk for osteoporosis and other bone abnormalities. Patients should consult with their doctors about whether and when they might need one of these tests. Please call us for specific coverage details.

**High Cholesterol/Lipid Screening Lab Tests:** New West covers cholesterol screening tests for customers whose physicians order these screening exams to help identify disease. We cover 100%\* of allowable charges from contracted providers.

\*100% up to the limits (if any) on preventive services as stated in your plan or policy's Schedule of Benefits.

Please note: Not all tests ordered in conjunction with an annual exam/preventive office visit are considered preventive. An ordered test may be diagnostic in nature; for example, it does not help prevent disease, it diagnoses or helps identify an existing problem.

### *Suggested References:*

U.S. Preventive Services Task Force (USPSTF) available at: <http://www.ahrq.gov/clinic/uspstfix.htm>