

MEC Benefits

The Affordable Care Act requires that in order for a plan to satisfy the Minimum Essential Coverage guidelines it must cover 63 preventive care services. These services must be covered at 100% without the employee having to pay a copayment or co-insurance or being applied to any deductible. This only applies when these services are delivered by a network provider.

Preventive Health Services for Adults		
Service	In-Network	Out-of-Network
1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked.	Covered at 100%	Not Covered
2. Alcohol Misuse screening and counseling.	Covered at 100%	Not Covered
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk.	Covered at 100%	Not Covered
4. Blood Pressure screening.	Covered at 100%	Not Covered
5. Cholesterol screening for adults of certain ages or at higher risks.	Covered at 100%	Not Covered
6. Colorectal Cancer screening for adults 50 to 75.	Covered at 100%	Not Covered
7. Depression screening	Covered at 100%	Not Covered
8. Type 2 Diabetes screening for adults 40 to 70 years who are overweight or obese.	Covered at 100%	Not Covered
9. Diet counseling for adults at higher risk for chronic disease.	Covered at 100%	Not Covered
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting.	Covered at 100%	Not Covered
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.	Covered at 100%	Not Covered
12. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945–1965.	Covered at 100%	Not Covered
13. HIV screening for everyone ages 15 to 65, and other ages at increased risk	Covered at 100%	Not Covered
14. Immunization vaccines for adults - doses, suggested ages, and recommended populations vary: <ul style="list-style-type: none"> • Hepatitis A • Hepatitis B • Herpes Zoster • Human Papillomavirus • Influenza (flu shot) • Measles, Mumps, Rubella • Meningococcal • Pneumococcal • Tetanus, Diphtheria, Pertussis • Varicella 	Covered at 100%	Not Covered
15. Lung cancer screening for adults 55-80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years.	Covered at 100%	Not Covered
16. Obesity screening and counseling for all adults.	Covered at 100%	Not Covered
17. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk.	Covered at 100%	Not Covered
18. Statin preventive medication for adults 40 to 75 at high risk.	Covered at 100%	Not Covered
19. Syphilis screening for all adults at higher risk.	Covered at 100%	Not Covered
20. Tobacco Use screening for all adults and cessation interventions for tobacco users.	Covered at 100%	Not Covered
21. Tuberculosis screening for certain adults without symptoms at high risk.	Covered at 100%	Not Covered

* For additional information, visit: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/#part=>

MEC Benefits (cont.)

Preventive Health Services for Women		
Service	In-Network	Out-of-Network
1. Anemia screening on a routine basis for pregnant women.	Covered at 100%	Not Covered
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer.	Covered at 100%	Not Covered
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40.	Covered at 100%	Not Covered
4. Breast Cancer Chemoprevention counseling for women at higher risk.	Covered at 100%	Not Covered
5. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women.	Covered at 100%	Not Covered
6. Cervical cancer screening: - Pap test (also called a Pap smear) every 3 years for women 21 to 65 - Human Papillomavirus (HPV) DNA test with the combination of a Pap smear every 5 years for women 30 to 65 who don't want a Pap smear every 3 years	Covered at 100%	Not Covered
7. Chlamydia Infection screening for younger women and other women at higher risk.	Covered at 100%	Not Covered
8. Contraception: 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).	Covered at 100%	Not Covered

9. Domestic and interpersonal violence screening and counseling for all women.	Covered at 100%	Not Covered
10. Folic Acid supplements for women who may become pregnant.	Covered at 100%	Not Covered
11. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.	Covered at 100%	Not Covered
12. Gonorrhea screening for all women at higher risk.	Covered at 100%	Not Covered
13. Hepatitis B screening for pregnant women at their first prenatal visit.	Covered at 100%	Not Covered
14. HIV screening and counseling for sexually active women.	Covered at 100%	Not Covered
15. Human Papillomavirus (HPV) DNA Test every 3 years for women with normal cytology results who are 30 or older.	Covered at 100%	Not Covered
16. Osteoporosis screening for women over age 60 depending on risk factors.	Covered at 100%	Not Covered
17. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk.	Covered at 100%	Not Covered
18. Sexually Transmitted Infections counseling for sexually active women.	Covered at 100%	Not Covered
19. Syphilis screening for all pregnant women or other women at increased risk.	Covered at 100%	Not Covered
20. Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users.	Covered at 100%	Not Covered
21. Urinary tract or other infection screening for pregnant women.	Covered at 100%	Not Covered
22. Well-woman visits to get recommended services for women under 65.	Covered at 100%	Not Covered
23. Preeclampsia prevention and screening for pregnant women with high blood pressure.	Covered at 100%	Not Covered
24. Expanded tobacco intervention and counseling for pregnant tobacco users.	Covered at 100%	Not Covered
25. 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.	Covered at 100%	Not Covered
26. Urinary incontinence screening for women yearly.	Covered at 100%	Not Covered

* For additional information, visit: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/#part=2>

MEC Plan Benefits (cont.)

Preventive Health Services for Children		
Service	In-Network	Out-of-Network
1. Alcohol and Drug Use assessments for adolescents.	Covered at 100%	Not Covered
2. Autism screening for children at 18 and 24 months.	Covered at 100%	Not Covered
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.	Covered at 100%	Not Covered
4. Bilirubin concentration screening for newborns.	Covered at 100%	Not Covered
5. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.	Covered at 100%	Not Covered
6. Blood screening for newborns.	Covered at 100%	Not Covered
7. Cervical Dysplasia screening for sexually active females.	Covered at 100%	Not Covered
8. Depression screening for adolescents beginning routinely at age 12.	Covered at 100%	Not Covered
9. Developmental screening for children under age 3.	Covered at 100%	Not Covered
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 ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.	Covered at 100%	Not Covered
11. Fluoride Chemoprevention supplements for children without fluoride in their water source.	Covered at 100%	Not Covered
12. Fluoride varnish for all infants and children as soon as teeth are present.	Covered at 100%	Not Covered
13. Gonorrhea preventive medication for the eyes of all newborns.	Covered at 100%	Not Covered
14. Hearing screening for all newborns; and for children once between 11 and 14 years, once between 15 and 17 years, and once between 18 and 21 years.	Covered at 100%	Not Covered
15. Height, Weight and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.	Covered at 100%	Not Covered
16. Hematocrit or Hemoglobin screening for children.	Covered at 100%	Not Covered
17. Hemoglobinopathies or sickle cell screening for newborns.	Covered at 100%	Not Covered
18. Hepatitis B screening for adolescents at high risk, including adolescents from countries with 2% or more Hepatitis B prevalence, and U.S.-born adolescents not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence: 11–17 years	Covered at 100%	Not Covered
19. HIV screening for adolescents at higher risk.	Covered at 100%	Not Covered
20. Hypothyroidism screening for newborns.	Covered at 100%	Not Covered
21. Immunization vaccines for children from birth to age 18 —doses, recommended ages, and recommended populations vary: <ul style="list-style-type: none"> • Tetanus, Diphtheria, Pertussis • Haemophilus influenzae type b • Hepatitis A • Hepatitis B • Human Papillomavirus • Inactivated Poliovirus • Influenza (flu shot) • Measles, Mumps, Rubella • Meningococcal • Pneumococcal • Rotavirus • Varicella 	Covered at 100%	Not Covered
22. Iron supplements for children ages 6 to 12 months at risk for anemia.	Covered at 100%	Not Covered
23. Lead screening for children at risk of exposure.	Covered at 100%	Not Covered

24. Maternal depression screening for mothers of infants at 1, 2, 4, and 6-month visits.	Covered at 100%	Not Covered
25. Medical History for all children throughout development at the following ages: <i>0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.</i>	Covered at 100%	Not Covered
26. Obesity screening and counseling.	Covered at 100%	Not Covered
27. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.	Covered at 100%	Not Covered
28. Phenylketonuria (PKU) screening for newborns.	Covered at 100%	Not Covered
29. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk.	Covered at 100%	Not Covered
30. Tuberculin testing for children at higher risk of tuberculosis at the following ages: <i>0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.</i>	Covered at 100%	Not Covered
31. Vision screening for all children.	Covered at 100%	Not Covered

*For additional information, visit: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/#part=3>

ASi Pay or Play Solutions

Minimum Essential Coverage (PMEC)

What is a MEC plan?

A Preventive Minimum Essential Coverage plan is a self-funded benefit plan that provides 100% coverage for preventive services as outlined in the ACA. These services are outlined further in this proposal and are determined by the U.S. Preventive Services Task Force. Preventive Services are one of the ACA's Essential Health Benefits. Providing preventive coverage under a self-funded plan currently meets the federal government's requirements for Minimum Essential Coverage.

Why would an employer sponsor a MEC plan?

The Affordable Care Act (ACA) requires that employers with 50 or more full-time equivalent employees provide Minimum Essential Coverage to all eligible employees or pay a fine. This is the Employer Shared Responsibility requirement known as "Pay or Play". The ASi PMEC is one solution for employers to avoid the \$2,000 per employee fine (under Section 4980H(a)) that begins in 2015 & 2016. A PMEC plan also provides the Minimum Essential Coverage required by the ACA individual mandate so covered employees avoid the individual penalty.

What is the penalty for non-compliance?

If you do not provide Minimum Essential Coverage to your employees, you would be required to pay a penalty. The annual penalty is \$2,000 per employee for ALL full time employees in the company (less the first 30). For example, a company with 120 full time employees would pay a penalty of 120 minus 30, or 90 employees' times \$2,000 per employee for an annual \$180,000 penalty.

What are the advantages to the MEC?

- It's a low cost, affordable alternative to comprehensive health plans.
- It satisfies the Employer Shared Responsibility mandate for Minimum Essential Coverage and avoids the \$2,000 4980H(a) penalty
- It satisfies the Individual mandate for Minimum Essential Coverage and allows individuals to avoid the penalty that will increase each year