

## PREVENTATIVE CARE & WELLNESS

Be proactive with your health and wellbeing



Americas Health Options now offers an exclusive platform for self-employed individuals with Minimum Essential Coverage (MEC). MEC is the minimum amount of coverage an individual is required to have according by the Affordable Care Act 'Obamacare'. We offer a smarter, more inexpensive way to provide Health Insurance for your family and remain penalty compliant.



## PREVENTATIVE CARE & WELLNESS

### We have an exclusive platform for self-employed individuals and groups of any size with Minimum Essential Coverage!



MEC is the minimum amount of coverage an individual is required to have according by the Affordable Care Act "Obamacare." MEC Coverage defines that males receive 63 wellness/preventative service and females 67. This satisfies Internal Revenue Code 4980H(a) also known as the individual mandate.

#### MEC COVERAGE

The Affordable Care Act requires employers to cover preventive care services at 100% without the employee having to pay a copay or coinsurance being applied to their deductible. This applies only when the services are delivered by an in-network provider.

Our Minimum Essential Coverage (MEC) plan gives you access to important medical screenings, vaccines, counseling and more that help you stay healthy. The MEC plan we offer is penalty-proof and provides patent protected coverage to you and your employees.

On top of preventive care, our MEC plans also include a Preferred Provider Organization, or a PPO network setup. This means individuals can visit any in-network physician or healthcare provider without needing a referral from a primary care doctor.

#### WHAT MAKES US BETTER?

Our platform works better than anything else out there because it doesn't stop at enrollment. Long-standing roots in the industry give us and in turn, you access to exceptional resources that make all the difference. For groups all the way down to the participant, we make the process easy:

- A private exchange
- Affordable Care Act (ACA) / Compliance experts are always available
- Salaried benefit counselors focus on educating enrollees, not sales pressure
- Access to compliant programs as well as voluntary insurance products
- Comprehensive marketing campaigns that educate enrollees via print, web, and more
- Tracking services that help prove you have complied with the ACA

#### WHAT TYPE OF SERVICES DOES THIS COVER?

- ✓ **Wellness Screenings** for annual physical and well-women visits.
- ✓ **Vaccinations** Including Flu shots, Hepatitis A & B, Tetanus and many others.
- ✓ **Counseling Services for:** Healthy diet, Tobacco and alcohol misuse, obesity, Skin Cancer and STD prevention.

#### UNDER WRITING OFFER

- **Guaranteed Acceptance**
- **No-Copay / No-Deductibles**
- **No out-of-pocket expenses for In-Network service**

#### ADDITIONAL INFORMATION

- PPO Network: MultiPlan
- Coverage is available in 48 States. (Excludes Alaska & Hawaii)
- Participants receive annual reporting as proof for creditable coverage.

#### RATES AND TIERS (per month)

INDIVIDUAL	\$68.50*
INDIVIDUAL + SPOUSE	\$121.85*
INDIVIDUAL + CHILD	\$112.15*
This Coverage is for participant and 1 child. If there are two children the participant would need family coverage	
FAMILY	\$165.50*

\*Plus a Monthly Administration fee of \$4.00

#### GROUP PLANS

Group plans are also available with minimum of 10.

Contact us at [inquiries@americashealthoptions.com](mailto:inquiries@americashealthoptions.com) for more details.





## 100% COVERED SERVICES

### COVERED PREVENTIVE SERVICES FOR CHILDREN

#### NEWBORN AND CHILDREN

- **Newborn Screenings:** Hearing, Hemoglobinopathies / Single cell, Congenital Hypothyroidism, phenylketonuria (PKU), other services: Iron supplements (up to 12 months, when prescribed), Gonorrhea prophylactic medication
- **Child Screenings:** Visual Acuity (age 3-5), Dental caries prevention (age 6 months-5)

#### TEENS

- **Newborn Screenings:** HIV, Hepatitis B, Depression (age 12+), Sexually transmitted infection (STI) prevention counseling and screening, Skin cancer behavioral counseling (age 10+ with fair skin)

#### VACCINATION

- **(From birth-age 18):** Hepatitis A & B, Human Papillomavirus, Influenza (flu shot or intranasal), Measles, Mumps Rubella, Tetanus, Varicella, Pneumococcal, Diphtheria, Meningococcal, Pertussis, Rotavirus, Hemophilus Influenza type B, Inactivated Poliovirus

#### GENERAL

- **Screenings:** Obesity (Counseling included, ages 6+), Tobacco (Counseling cessation intervention included)

### COVERED PREVENTIVE SERVICES FOR ADULTS (Age 18 and older)

#### SCREENINGS

Blood pressure, Cholesterol, Diabetes, Obesity, Depression, Alcohol misuse, Tobacco use, Abdominal Aortic Aneurysm (men age 65-75), Colorectal cancer (age 50-74), Lung cancer (for age 55-80 who smoke 30 packs per year), Hepatitis B & C, HIV, Syphilis

#### VACCINATION

Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza (flu shot), Measles, Tetanus, Pertussis, Mumps Rubella, Meningococcal, Varicella, Pneumococcal, Diphtheria

#### COUNSELING

Healthy diet, Tobacco, Alcohol misuse, Obesity, Skin cancer behavioral (for age 18-25 with fair skin), Sexually transmitted Infection (STI) prevention

#### OTHER SERVICES

Aspirin use for men (age 45-79) and for women (age 55-79) to prevent CVD when prescribed by a physician, Fall prevention to include physical therapy and Vitamin D supplementation (age 65+), Tobacco cessation interventions

### COVERED PREVENTIVE SERVICES FOR WOMEN (Including Pregnant Women)

#### SCREENINGS

Cervical Cancer, Gonorrhea, HIV, Syphilis, Chlamydia, Tobacco, GRCA genetic testing (for women at higher risk), Domestic interpersonal violence, Breast Cancer, Mammography (age 40+), Breast Cancer testing + medication (for women of higher risk), and Osteoporosis (age 65+)

#### COUNSELING

Sexually transmitted Infection (STI), HIV, Tobacco, Alcohol misuse, Obesity BRCA, Domestic interpersonal violence, Breast cancer chemo prevention, Well women visits to obtain recommended preventive services

#### CONTRACEPTION AND PREGNANCY

Food and drug administration approved contraceptive methods, Sterilization procedures, and patient education and counseling, not including abortifacient drugs, Folic acid supplements (When prescribed by a physician for a woman who may become pregnant), Bacteriuria screening, Gestational diabetes screening (after 24 weeks), Aspirin (for pregnant women at high risk for preeclampsia), Rh incompatibility screening + followup testing, Hepatitis B screening, Anemia (on a routine basis for a pregnant woman), Breast feeding counseling, Expanded Tobacco counseling / Interventions.