

Health care **FREEBIES**

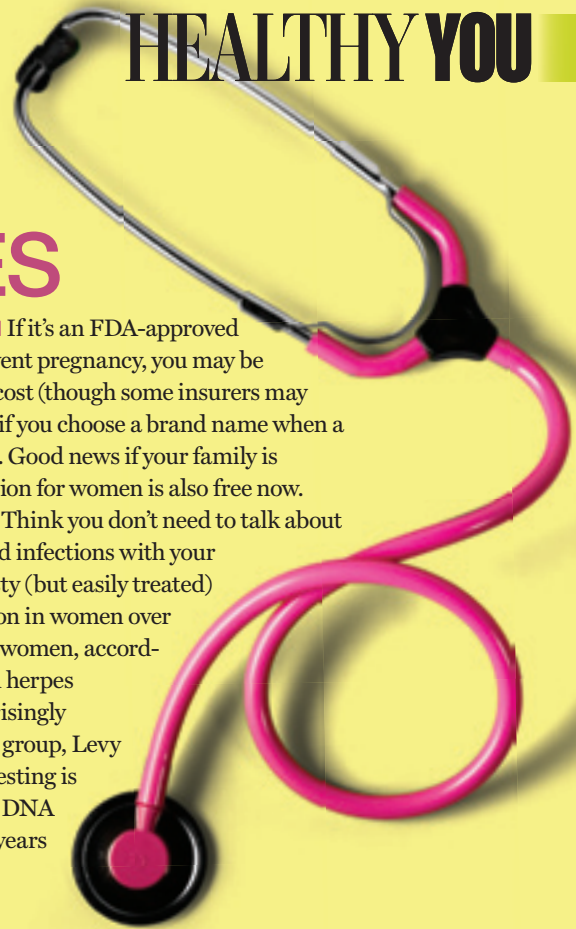
Save some cash at the doctor's office—it's the law. Under the Affordable Care Act (a.k.a. Obamacare), certain preventative services for women must be fully covered under most health insurance plans, meaning you can't be charged a copay, deductible, or co-insurance. The freebies kick in when your plan renews—for a lot of women, that happened in January, but check with your insurer or HR rep. Here's what's new:

WELL-WOMAN VISITS An annual visit to an internist, family physician, or ob/gyn must now be covered—hard to believe this wasn't the case before. Only one visit per year (plus necessary follow-ups) may be free: if that's true for your plan, consider having your internist do your pelvic exam and Pap smear, or have your gynecologist go over your immunizations and other general health concerns, recommends Barbara Levy, M.D., vice president for health policy at the American Congress of Obstetricians and Gynecologists.

CONTRACEPTION If it's an FDA-approved prescription to prevent pregnancy, you may be able to get it for no cost (though some insurers may still charge a copay if you choose a brand name when a generic is available). Good news if your family is complete: Sterilization for women is also free now.

STI COUNSELING Think you don't need to talk about sexually transmitted infections with your doctor? Trich, a nasty (but easily treated) STI, is more common in women over 30 than in younger women, according to the CDC, and herpes infections are surprisingly frequent in this age group, Levy says. Annual HIV testing is also free, as is HPV DNA testing every three years in women over 30.

—JENNIFER ABBASI



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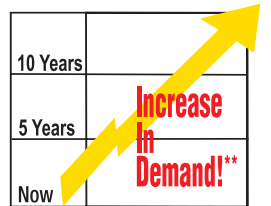


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