

# Prevention Action Steps for Insurers

# **Prevention for the Health of North Carolina**

Insurers can play an important role in helping to improve the health of North Carolinians. The health of members is significantly influenced by their ability to access and pay for preventive services. Prevention, early detection, and treatment can improve health outcomes, reduce long-term health consequences, and decrease health care expenditures. By following the Prevention Action Steps listed below, you can better support optimal health among your members.

# Help tobacco users quit.

✓ Include comprehensive cessation services including counseling and medications in all insurance plans.

# Prevent and reduce overweight and obesity and related conditions.

✓ Promote and cover adult obesity screenings, and cover intensive counseling and behavioral interventions for those identified as obese.





# Support mental health and prevent substance abuse.

- ✓ Promote and cover substance abuse and mental health treatment that is comparable to coverage for physical illnesses.
- Reimburse primary care and other health care professionals to screen, counsel, provide brief intervention, and refer patients to treatment for tobacco, alcohol, and drug use, and mental health disorders.
- ✓ Reimburse primary care and other health care professionals for co-location of behavioral health and primary care providers, case management services, and consults between primary care providers and behavioral health specialists.
- Reimburse providers for screening patients ages 12 and older for major depressive disorders and for referral into psychotherapy as needed.

# Increase immunization rates.

✓ Provide first dollar coverage for recommended vaccines that cover the cost and administration of the vaccine.

# **Expand health insurance coverage.**

✓ Offer parents the option to continue dependent coverage of their children until the age 26, regardless of student status.



# Ensure coverage includes all recommended preventive services.

✓ Cover the current US Preventive Services Task Force's recommendations for screening, counseling, and treatment, related to tobacco use, nutrition, obesity, alcohol and substance abuse, depression, and STDs/HIV.

# Protect against sexually transmitted diseases.

✓ Cover behavioral counseling for prevention of STDs/HIV in all adolescents and adults who are at increased risk.



# STATE RESOURCES

## General

 NC Prevention Partners, Preventive Benefits Profile. http://www.ncpreventionpartners.org/dnn/WhatWeDo/Resources/PreventiveBenefitsProfile/tabid/79/ Default.aspx

## Tobacco

NC Quitline. 1-800-QUIT-NOW (1-800-784-8669). http://www.quitlinenc.org/

## **Nutrition and Physical Activity**

• Eat Smart, Move More Plan to Prevent Overweight, Obesity, and Related Chronic Diseases. http://www.eatsmartmovemorenc.com

# **NATIONAL RESOURCES**

## **Clinical Guidelines**

• US Preventive Services Task Force. http://www.ahrq.gov/CLINIC/uspstfix.htm

# **Prevention and Business**

• National Business Group on Health. http://www.businessgrouphealth.org/publications/index.cfm and *The Business Case for Prevention: Why Investing in Prevention is Good for Business*. http://www.businessgrouphealth.org/preventive/businesscase/index.cfm

The above Action Steps were excerpted from recommendations in *Prevention for the Health of North Carolina: Prevention Action Plan*, a collaborative project of the North Carolina Institute of Medicine and the North Carolina Division of Public Health, and have been modified for specific audiences. **The full report is available at http://www.nciom.org.** Generous support for this project was provided by the Blue Cross and Blue Shield of North Carolina Foundation, The Duke Endowment, the North Carolina Health and Wellness Trust Fund, and the Kate B. Reynolds Charitable Trust. Any opinion, finding, conclusion, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view and policies of the North Carolina Health and Wellness Trust Fund Commission, the Blue Cross and Blue Shield of North Carolina Foundation, The Duke Endowment, or the Kate B. Reynolds Charitable Trust.











