

Expansion of Preventive Care Benefits for High-Deductible Health Plans with Health Savings Accounts

On July 17, 2019, the Internal Revenue Service (IRS) issued Notice 2019-45, which expanded the list of preventive care benefits that qualified high-deductible health plans (HDHP) with health savings accounts (HSA) can cover notwithstanding a member's deductible obligation.

HDHPs with HSAs can provide pre-deductible coverage for 14 types of preventive care medications and services for specified chronic conditions without jeopardizing both the HDHP favorable tax benefits and the member's HSA eligibility. The rules permit a HDHP to waive or set a lower deductible and charge only a preventive care copayment for certain services. HDHPs are not required to implement the services issued in this notice. However, if a plan elects to provide these services, it is not allowed to add other categories of services or medications to its preventive care lists.

Until the issuance of this IRS Notice 2019-45, preventive care only included medications and services to prevent an at-risk individual from developing a chronic condition. The goal of this notice is to assist individuals diagnosed with certain chronic conditions obtain the necessary care to prevent the condition from worsening.

A list of permissible preventive care items and services for the specific conditions are below. These are only covered as preventive care when prescribed to treat an individual diagnosed with the associated chronic condition, and to prevent the exacerbation of the condition or the development of a co-morbid condition.

Preventive Care for Specified Conditions	Chronic Condition
Angiotensin Converting Enzyme (ACE) Inhibitors	Congestive Heart Failure, Coronary Artery Disease
Antiresorptive therapy	Osteoporosis, Osteopenia
Beta-blockers	Congestive Heart Failure, Coronary Artery Disease
Blood Pressure Monitor	Hypertension
Inhaled Corticosteroids	Asthma
Insulin and other glucose lowering agents	Diabetes
Retinopathy Screening	Diabetes
Peak flow meter	Asthma
Glucometer	Diabetes
Hemoglobin A1c testing	Diabetes
International Normalized Ratio (INR) testing	Liver disease, bleeding disorders
Low-density lipoprotein (LDL) testing	Heart disease
Selective Serotonin Reuptake Inhibitors (SSRIs)	Mental Health
Statins	Heart disease, diabetes

CastiaRx is committed to helping our plans and members manage their benefits and ensure compliance with all rules and regulations. If you have questions or would like to discuss further, please contact your account manager or clinical account executive.

