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House of Representatives  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

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## MEMORANDUM

**Date:** February 7, 2011  
**To:** All House Members  
**From:** Representative Deberah Kula  
**Subject:** Co-sponsorship of Legislation: Preventive Services

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I will be introducing new legislation to implement the Patient Protection and Affordable Care Act's requirement that health insurance plans provide coverage for certain preventive services such as mammograms and colonoscopies, and the federal reform law's prohibition of charging a deductible, co-pay or coinsurance for these services. The bill will follow the model law developed by the National Association of Insurance Commissioners that was approved in December of 2010.

Too many Americans don't get the preventive health care they need to stay healthy, avoid or delay the onset of disease, lead productive lives, and reduce health care costs. Cost-sharing (including co-pays, co-insurance, and deductibles) reduces the likelihood that preventive services will be used. Indeed it has been estimated that Americans use preventive services at about half the recommended rate. Yet chronic diseases such as heart disease, cancer, and diabetes – which are responsible for 7 of 10 deaths among Americans each year and account for 75% of the nation's health spending – often are preventable.

Preventive services will play a critical role in the future of the Commonwealth's health care system. They will promote continued good health and act as a warning signal for insureds of the need to take precautionary steps or alter life styles to prevent further health complications. My legislation will provide a vehicle to ensure that all Pennsylvanians will receive these services.

The federal law's requirements apply to a host of preventative services, and are under constant review by the United States Preventative Services Task Force. Thus enforcement of this legislation through the Pennsylvania Insurance Department is important so that insurers and insureds alike will have the benefit of knowing what services they are entitled to and under what circumstances.

If you would like to co-sponsor this legislation, please contact Joyce via e-mail [jmartin@pahouse.net](mailto:jmartin@pahouse.net) or call 772-1858.