

Law seeks to make preventive screenings more affordable for you

If preventive health screenings seemed out of reach to you in the past due to cost, the Affordable Care Act may soon be putting them back within your grasp.

Under the Affordable Care Act, you and your family may be eligible for some important preventive services — which can help you avoid illness and improve your health — at no additional cost to you.

This preventive services provision applies to people enrolled in job-related health plans or individual health insurance policies created after March 23, 2010. If you are in such a health plan, this provision affects you as soon as your plan begins its first new “plan year” or “policy year.”

COVERED PREVENTIVE SERVICES FOR ADULTS

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have smoked
- Alcohol misuse screening and counseling
- Aspirin use for men and women of certain ages
- Blood pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal cancer screening for adults over 50
- Depression screening for adults
- Type 2 Diabetes screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic disease
- HIV screening for all adults at higher risk
- Immunization vaccines for adults (doses, recommended ages and recommended populations vary)
- Obesity screening and counseling for all adults
- Sexually Transmitted Infection prevention counseling for adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Syphilis screening for all adults at higher risk

If you have questions about whether these new provisions apply to your plan, contact your insurer or plan administrator.

Source: healthcare.gov

Hope is in her future

If you listen to stories of cancer survivors and try to gauge your own risk by comparison, then Tammy Schroeder's story will scare you. She didn't fit a single risk category when a doctor told her she had Stage 3 colon cancer at age 35. If she had listened to the voice that said not to worry, that she had no family history of cancer; that she was much too young — 15 years from the 50-year mark, when doctors suggest a preventive colonoscopy — to worry about this, she probably wouldn't be here. Thankfully, she listened to the medical training in her — the nagging voice that said it was time to find out why she didn't feel well.

Today, she is nearly five years cancer-free.

She doesn't call herself a victor because cancer never forfeits. Instead, she is a wife and mother of three who believes she will be there for prom dresses and college applications, and an APRN at BryanLGH's Crete Area Medical Center (BCAMC) who never misses an opportunity to share the importance of cancer screenings.

Growing up in Newman Grove, Neb., Tammy planned to be a teacher. But her brother's bout with endocarditis (an infection of the heart's inner lining) exposed her to the medical world and changed her path.

She earned bachelor's and master's degrees in nursing from the University of Nebraska Medical Center and became a family nurse practitioner. She was working at BryanLGH Medical Center when she and her husband, Ron, decided to move to a smaller town to raise a family. Crete, Neb., became home in 1998, and their family grew to include children Luke, Danny and Lindsay.

It should have been the fun stage, with nothing more pressing than elementary school schedules, ball games and baby bottles. That's why she put off getting a colonoscopy when she started having persistent fatigue, anemia and gastrointestinal changes. When things still weren't normal six months after the birth of her daughter, she took the test, which detects polyps, tumors or ulcers in the colon.

“I figured I had an infection or a polyp or something. I thought nobody has that kind of cancer at my age.”

It was much worse than a polyp.

She had a large tumor: 11 of 20 lymph nodes were cancerous. “My first words were, ‘Who's going to raise my babies?’”