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Trustee Alert – Preventive Breast Cancer Medication Coverage

The ACA requires plans to cover preventive services at 100%, including certain items and services recommended by the United States Preventive Services Task Force (USPSTF). The USPSTF recently revised its recommendation regarding medications for risk reduction of breast cancer.

For plan years beginning on or after September 24, 2014, the Trust is required to cover breast cancer risk-reducing medications, such as tamoxifen or raloxifene, when prescribed by a doctor for women who are at increased risk for breast cancer and at low risk for adverse medication effects.

As with other preventive care items, the Trust must provide first-dollar coverage for these medications subject to reasonable medical management techniques. Thus, the Trust may cover only the generic medication at 100% so long as it covers brand medication when the generic is not available or is determined by the patient's provider to not be medically appropriate for the patient.

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