



DOMESTIC AND FOREIGN INSURERS BULLETIN NO. 114

TO: INSURANCE CARRIERS WHO ISSUE HEALTH BENEFIT PLANS IN DELAWARE

RE: COVERAGE FOR INITIAL DEPRESSION SCREENINGS

DATED: March ^{2nd}, 2020

Some Delaware health care consumers have made the Department aware that some health care providers are improperly billing patients for an initial depression screening. This Bulletin is a reminder that the federal Affordable Care Act requires coverage for 63 distinct preventive services, including depression screening, without the enrollee having to pay a copayment or co-insurance, or meet a deductible.

The Department expects health care carriers and providers to work together to ensure that Delaware's health care consumers are not improperly billed for an important screening that should otherwise be 100-percent covered. Consumers are encouraged to speak with their providers about this critically important issue.

1. What is depression?

According to the American Psychiatric Association, depression is a common and serious medical illness that negatively affects how a person feels, thinks and acts. Depression causes feelings of sadness and/or a loss of interest in activities once enjoyed. It can lead to a variety of emotional and physical problems and can decrease a person's ability to function at work and at home. The good news is that depression is treatable.

2. Who should be screened for depression?

The U.S. Preventive Services Task Force recommends that all people, starting at age 12, be screened for depression.

3. What is depression screening?

Screening for depression is an important first step to finding depression early and may even help identify other diseases can cause symptoms that mimic depression. There is no laboratory test that can diagnose depression. Instead, screening for depression involves the provider asking that patient a series of questions about sleep, appetite, energy, ability to concentrate, and mood. Depression screening may be particularly important for new mothers, the elderly, and the chronically ill.

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Note that if a preventive screening uncovers something that could be serious, the health care provider may order additional tests, schedule a follow up visit, or refer the patient to a specialist. These additional tests and follow-up care may not be 100-percent covered.

Insureds should be sure to check the Summary of Benefits and Coverage they receive from their health insurance company to determine whether they are entitled to a free initial depression screening.

4. What plans must pay for depression screenings?

The Affordable Care Act requires that all newly offered plans in the individual, small, and some large group markets must provide 100-percent coverage for initial depression screening, but the screening services must be delivered by an in-network provider. There are some exceptions to this requirement for some grandfathered employer plans and some policies bought by persons who are exempt from the individual coverage mandate.

An annual depression screening is also covered under Medicare Part B. However, the screening must take place in a primary care setting, like a doctor's office; Medicare will not cover depression screening if it takes place in an emergency room, skilled nursing facility, or hospital.

Additionally, Original Medicare covers depression screenings at 100% of the Medicare-approved amount when the service is provided by a participating provider. Medicare Advantage Plans are required to cover depression screenings without applying deductibles, copayments, or coinsurance when the patient sees an in-network provider and meets Medicare's eligibility requirements for the service.

Delaware's Medicaid Managed Care Program is called the Diamond State Health Plan. Depression screening is also included under this plan.

Questions concerning this Bulletin should be directed to consumer@delaware.gov.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.



Trinidad Navarro
Delaware Insurance Commissioner