

( [PRLEAP.COM](http://PRLEAP.COM) ) May 20, 2014 - Calabasas, CA - Benefit Packages, a Southern California-based insurance agency, has received a surge of calls from consumers confused about which preventive care services are covered at no additional charge, under health plans purchased through Covered California, the state's health insurance marketplace.

"We've been getting calls left and right from people who went to their doctors for preventive care and were later shocked when they received huge bills for services they thought were free," said Covered California Certified Insurance Agent and owner of Benefit Packages, Larry Hurwitz.

The Affordable Care Act (ACA) requires that all plans purchased through the healthcare marketplace cover certain preventive services without charging consumers a copayment or coinsurance, essentially making these services free beyond the monthly premium. Examples of free preventive services that plans must cover are blood pressure screening, depression screening, and diet counseling for adults at higher risk for chronic disease.

Confusion exists, however, about which specific preventive services are included at no additional cost, and about the difference between preventive and diagnostic care. Put simply, preventive care is used to prevent illness, while diagnostic care is used to identify the cause of existing symptoms and/or treat an existing condition. Since doctors often perform and order several different exams, screenings, and laboratory tests in a single visit, it is possible that some of these may be covered at no additional cost, whereas others will not. This has left some consumers with unexpected medical bills.

The Certified Insurance Agents at Benefit Packages are thoroughly trained on the complexities of the new healthcare law and are equipped to help consumers understand which specific preventive services are covered at no additional out-of-pocket costs, and which health benefits that all plans must cover under the new law.

Benefit Packages urges Californians to contact the agency immediately to understand their coverage, before they see a doctor, in order to avoid burdensome medical costs down the line. Visit <http://www.benefitpackages.com/> or call 1-800-356-3615 for information and assistance.

About Benefit PackagesBenefit Packages is an independent California insurance agency representing several well-known, reputable health insurance carriers, including Anthem Blue Cross and Blue Shield of California. The health insurance exchange-certified agency has been helping individuals, businesses, and seniors find affordable California health insurance for more

than two decades.