

What healthcare services are covered by insurance?

Health insurance plans you buy at HealthCare.gov help pay for these 10 essential health services:



Free preventive care

Routine healthcare you get to help prevent sickness, disease, or other health problems, such as:

- cancer screenings
- wellness and well-woman checkups
- patient counseling for conditions like diabetes and obesity



Lab tests

Tests that help a doctor diagnose or treat an injury or health problem, such as x-rays or tests to measure your blood sugar or cholesterol



Prescription drugs

Medicines your doctor prescribes or orders for you



Care before and after your baby is born

Care individuals get while they're pregnant, during labor and delivery, and care for newborn babies



Care for children up to age 19

Care children get such as health checkups, dental checkups, vision tests, and hearing tests



Inpatient care

Care you get when you stay overnight in a hospital or other healthcare facility, such as if you have surgery or a serious medical condition



Outpatient care

Care you get when you don't have to stay overnight in a hospital or other healthcare facility such as:

- doctor visits
- same-day surgery, like getting your tonsils removed
- home health services



Trips to the emergency room

Care you get in the emergency room (ER) at a hospital for injuries or sudden health problems



Care for mental health and substance abuse

Care you get to diagnose and treat mental health conditions, substance abuse, or addictions, such as treatment for depression or alcohol abuse



Services & devices to help with daily living

Services and devices that help you if you have a disability, long-term condition, or need to recover from an injury, such as:

- physical therapy
- speech therapy
- hearing aids