

**§ 457.515 Co-payments, coinsurance, deductibles, or similar cost-sharing charges: State plan requirements.**

To impose copayments, coinsurance, deductibles or similar charges on enrollees, the State plan must describe—

- (a) The service for which the charge is imposed;
- (b) The amount of the charge;
- (c) The group or groups of enrollees that may be subject to the cost-sharing charge;
- (d) The consequences for an enrollee who does not pay a charge, and the disenrollment protections adopted by the State in accordance with § 457.570;
- (e) The methodology used to ensure that total cost-sharing liability for a family does not exceed the cumulative cost-sharing maximum specified in § 457.560; and
- (f) An assurance that enrollees will not be held liable for cost-sharing amounts for emergency services that are provided at a facility that does not participate in the enrollee's managed care network beyond the copayment amounts specified in the State plan for emergency services as defined in § 457.10.

**§ 457.520 Cost sharing for well-baby and well-child care services.**

(a) A State may not impose copayments, deductibles, coinsurance or other cost sharing with respect to the well-baby and well-child care services covered under the State plan in either the managed care delivery setting or the fee-for-service delivery setting.

(b) For the purposes of this subpart, at a minimum, any of the following services covered under the State plan will be considered well-baby and well-child care services:

- (1) All healthy newborn physician visits, including routine screening, whether provided on an inpatient or outpatient basis.
- (2) Routine physical examinations as recommended and updated by the American Academy of Pediatrics (AAP) "Guidelines for Health Supervision III" and described in "Bright Futures: Guidelines for Health Supervision of Infants, Children and Adolescents."
- (3) Laboratory tests associated with the well-baby and well-child routine

physical examinations as described in paragraph (b)(2) of this section.

(4) Immunizations and related office visits as recommended and updated by the Advisory Committee on Immunization Practices (ACIP).

(5) Routine preventive and diagnostic dental services (such as oral examinations, prophylaxis and topical fluoride applications, sealants, and x-rays) as described in the most recent guidelines issued by the American Academy of Pediatric Dentistry (AAPD).

**§ 457.525 Public schedule.**

(a) The State must make available to the groups in paragraph (b) of this section a public schedule that contains the following information:

- (1) Current cost-sharing charges.
- (2) Enrollee groups subject to the charges.
- (3) Cumulative cost-sharing maximums.
- (4) Mechanisms for making payments for required charges.
- (5) The consequences for an applicant or an enrollee who does not pay a charge, including the disenrollment protections required by § 457.570.

(b) The State must make the public schedule available to the following groups:

- (1) Enrollees, at the time of enrollment and reenrollment after a redetermination of eligibility, and when cost-sharing charges and cumulative cost-sharing maximums are revised.
- (2) Applicants, at the time of application.
- (3) All participating providers.
- (4) The general public.

**§ 457.530 General cost-sharing protection for lower income children.**

The State may vary premiums, deductibles, coinsurance, copayments or any other cost sharing based on family income only in a manner that does not favor children from families with higher income over children from families with lower income.

**§ 457.535 Cost-sharing protection to ensure enrollment of American Indians and Alaska Natives.**

States may not impose premiums, deductibles, coinsurance, copayments or any other cost-sharing charges on