

An Informative Guide to Billing for Preventive Visits (Physicals)

At EvergreenHealth, we want you to have the best possible experience in achieving your best health. Part of that experience involves making sure you are fully informed about all aspects of your care – including insurance and billing.

Preventive visits can sometimes be tricky to understand when it comes to insurance coverage. This page will help you better understand your preventive visit and how it may be covered by your insurer. We find that the most common misunderstanding concerning preventive visits involves addressing other medical problems during a preventive visit.

There are hundreds of insurance plans, each one with different coverage. Some cover the cost of preventive visits 100 percent, and some – like Medicare – don't cover them at all. Coverage, co-pays and deductibles are complex and vary with each plan. **We recommend that you check with your insurance company before your preventive visit**, so you can accurately understand your coverage in advance. We are happy to reschedule your preventive visit if you need time to check with your insurance.

What is a preventive visit?

A preventive visit is a visit for improving health and preventing future illness that includes an examination of all body systems. The visit is a great way to get up to date on important screening tests and to talk with your doctor about your family history and how to stay healthy.

A preventive visit can be described as:

- Annual/Yearly Exam
- Insurance Annual Health Review
- Preventive Visit/Complete Preventive Visit
- Female Exam
- Pap/GYN Exam

A preventive visit includes:

- a review of your medical history
- physical examination as indicated based on history
- education and counseling about preventive services
- nutrition and exercise recommendations
- a discussion of recommended screening tests and shots
- referrals for other preventive tests if needed, such as a mammogram or colonoscopy

It may also include:

- simple refills of your regular medications
- blood tests
- a hearing test
- a chest X-ray, EKG or urinalysis based on your risk factors

Please note: Just because a test is recommended by your provider does not mean that it will be covered by your insurance. It may be billed separately.

A preventive visit does NOT include:

- evaluation of new problems or symptoms
- management of chronic or complex established problems
- Department of Transportation, pre-employment or Medicare exams

Special considerations to avoid misunderstandings – when a preventive visit is combined with additional problems:

Some common misunderstandings can occur in regard to billing when additional problems are addressed at the same time as a preventive visit.

For a major new medical problem (for example, migraines or abdominal pain), it is best to treat the immediate concerns, so you'll likely want to reschedule your preventive visit. If you have a minor concern (for example, a flare-up of previously treated allergies), there may be time to manage those symptoms that day. Such additional concerns are not considered part of a preventive visit, however, please be aware of the following:

- Other symptoms will be treated only as time allows.
- There will be separate charges for extra services not covered during a routine preventive visit; these charges include co-pays and deductibles.
- There may be an extra charge if extra blood tests are done to evaluate a symptom, if X-rays or treatments are ordered, if medications are changed or started, or if referrals to specialists are done for symptoms.
- If you do not want any extra charges for the preventive visit exam visit, then you may want to schedule an additional visit for the extra concerns.
- If you and your physician do address your extra concerns, there will be charges similar to those you would see for a separate visit, including co-pays and deductibles. You can think of it as combining two visits on one day – your preventive visit and your symptoms visit.

Remember: When addressing **both** a preventive visit exam and additional problems, the insurance companies see this type of visit as **combining two visits on one day: one for the preventive visit exam and one for the symptoms. There will be two separate charges** – and there may even be two separate co-pays.

Should you have any questions about your preventive visit or coverage, please do not hesitate to ask. We look forward to partnering with you in achieving your best health.

Pricing information is available if desired.