



UNDERSTANDING PREVENTIVE VISITS

Care and cost

Preventive Care

Preventive care is intended to help keep you healthy and detect certain diseases early. We're here to help you understand what your preventive visit entails.

Preventive Tests

Many common preventive tests are covered at no cost to you once per benefit year.** These include:

- Cholesterol testing
- Blood sugar testing for Type 2 diabetes
- Mammograms
- Pap smears and when indicated HPV testing
- Prostate blood test (PSA) for men
- Routine childhood immunizations
- Screening for select sexually transmitted infections
- Stool card test for colon cancer screening
- TB skin test

The **vision screen, ASQ developmental and Teen screen tools** *may or may not be covered by your insurance* but these are part of our preventive visits for ages 0 – 19 years of age.

****This list is not inclusive.** If you have questions about these tests or other tests or screening, please call the Member services number listed on your insurance card. These above test are **usually** covered at no charge unless your doctor orders them because you already have an existing health condition. Other tests that are ordered will probably be covered by your Lab benefit, which means you may or may not have a cost-share (out-of-pocket expense), depending on your plan. **Please call your Member services number to inquire about your specific policy coverage.**

Preventive Office Visits

Most preventive office visits are covered at no cost to you. Again, this may vary based on your own personal insurance coverage. A preventive office visit is considered preventive if you have no symptoms indicating that you are in need of new tests or treatment, and if no signs of illness are discovered during your exam. If there is a cost, the amount billed depends partly on your insurance plan and partly on what takes place during the preventive office visit. If there significant issues that need to be addressed, the preventive office visit **may** be changed to a "sick" office visit or there may be an additional "sick" office visit charged in addition to the preventive office visit.

IMPORTANT BILLING INFORMATION:

You will likely receive an office visit charge or copayment billed to you for a preventive visit if:

You discuss **new** symptoms or **new** health problems during your prevention visit; **or** you receive treatment or testing for an **existing** health condition that is not stable at the time of the visit.

Examples of tests that may be ordered during a preventive visit that often **DO** have a cost for most insurance plans include: EKG, chest x-ray, electrolyte panel, kidney function test, liver function tests, complete blood count and thyroid screening.

If you have any questions about your specific insurance policy coverage, please call the Member service number listed on your insurance card.