

# **Frequently Asked Questions Preventive Care Visits and Insurance Coverage**

Thank you for choosing Virginia Mason. We are privileged to be a partner in your health care and hope this provides answers to common questions about Preventive Care Visits.

## I have always been told I need a physical at regular intervals. What exactly is a physical?

A "physical" is a preventive care visit. A physical focuses on promoting maintenance of good health, identifying risk factors for particular health conditions based on your individual history, and helping you to reduce your risk of developing these diseases in the future.

## What services are included in a preventive visit (annual physical)?

Examples of services that are generally covered in a physical include:

- Review of your medical, family and social histories
- An exam based on your age and risk factors identified in your history
- Education and counseling to promote wellness and reduce your risk for future health issues
- Recommendations for vaccines and screening tests
  (e.g. labs, x-rays) depending on age and risk factors

#### What services are not included in a preventive visit?

Other services *not* considered preventive care are <u>billed</u> <u>separately</u>. Some examples include:

- Evaluation of a new health concern
- Discussion regarding management or changes in a chronic medical problem
- Changes to a current treatment plan or medications (e.g., adding or changing a prescription, ordering new diagnostic studies, or referring to a specialist)
- Fees for vaccinations, labs, and other diagnostic testing.

### Will I need to make another appointment to talk about new or changing health concerns?

If extensive evaluation or treatment planning is needed, your care provider may recommend making another appointment to allow enough time to safely care for you.

If you develop new concerns prior to your next physical we urge you to contact your care provider promptly. Waiting to discuss new health concerns can delay necessary treatment and result in significant complications.

### Does MY insurance plan cover preventive care visits?

Many insurance plans require a co-payment for every office visit (even physicals), although many insurance plans waive co-payments for preventive care. Medical services that extend beyond preventive care are billed to your insurance in addition to charges for your preventive visit. These charges may "hit" your annual deductible and be your responsibility to pay.

Not all insurance plans cover preventive care. Most patients have insurance that covers all or part of their charges, but policies vary widely on which procedures and services an insurance company will cover. Because policies are often customized, we do not always know what your policy covers.

Should your health insurance handbook not specifically address these policies and benefits, please contact your health insurance's customer service department for policy and benefit verification. The customer service phone number is located on the back of your health insurance ID card.

If you should have any questions or concerns regarding billing your insurance, please contact our Patient Financial Service office at (206) 223-6601, (800) 553-7803 or http://virginiamason.org/billinginfo.