

Are you here for your annual appointment?

Please read this!



What is a Preventive Health Exam and is it Covered by My Insurance?

A **Preventive Health Exam** is an **Annual Physical** during which your primary care provider will:

1. Ask you questions about your health;
2. Do a physical examination;
3. Give you advice about how to prevent health problems;
4. Take care of minor health problems or a chronic illness **that has not changed**.

Commercial Health Plans: Under the Affordable Care Act, commercial health plans are required to cover an annual Preventive Health Exam at no cost to the patient (no co-payment, co-insurance or deductible).

Medicare Advantage: Many Medicare Advantage plans will also pay the full cost of Preventive Health Exams as defined in this guide.

Medicare Part B:

- **Annual Wellness Visit:** Medicare Part B covers a different type of annual visit, called a "Medicare Annual Wellness Visit."

During your Medicare Annual Wellness Visit your provider will:

Ask you questions about your health, and family and social history; Provide advice about how to prevent health problems, including a plan for screening in the future; Screen you for depression and other mental health or safety concerns.

A Medicare Annual Wellness Visit does **not** include a physical exam. If your provider does perform a physical exam during your visit to assess your health or treat any medical problems, **you may be responsible for a co-insurance or a Medicare deductible payment.**

- **"Welcome to Medicare" Visit:** During your first 12 months of enrollment in Medicare Part B, a "Welcome to Medicare" visit is covered, which includes a physical examination.

Could any of these annual visits turn into a Sick or Chronic Visit?

Sometimes, your annual Preventive Health Exam, Medicare Annual Wellness Visit or Welcome to Medicare Visit can turn into a "Sick Visit."

During your visit, your provider may need to treat a new medical issue or a chronic problem that has changed. If that occurs, this part of the visit is called a Sick Visit and may result in additional services being billed to your insurance.

Most insurance companies will pay for Sick Visit evaluations, tests, and treatments, but **your insurance plan may require you to pay a co-payment, deductible, and/or co-insurance payment for the Sick Visit, even when it is done during the same appointment as your Preventive Health Exam, Medicare Annual Wellness Visit, or Welcome to Medicare Visit.**

Are Lab Tests for Disease Screening and Immunizations Covered During My Annual Health Visits?

Medicare and many commercial health insurance plans cover certain screening tests (such as cancer and cardiovascular disease screening) and immunizations. Specific coverage depends on your age and health insurance plan. Some tests and immunizations may not be covered at 100% and some may not be covered at all. In those cases, you may be responsible for a co-insurance or deductible payment. **Contact your insurance company to find out what tests and immunizations are covered.**

When Will I Have to Pay?

There are many options to pay your co-pay at the time of the visit. We will request your co-payment when you check in for a visit. We will send you a bill if there is any unpaid balance after we receive payment for your visit from your insurance company.

It is important that you understand your health insurance benefits. We encourage you to contact your health insurance plan if you have any questions about what is covered or about charges for Sick Visits, lab tests, immunizations and other services that are performed during your visit.

Types of visits that require co-payment, co-insurance or deductible

New Patient Visit: If you are new to Manet, your first visit will provide the opportunity for you to meet your provider and go over your complete medical history. A physical exam will not be performed during a New Patient Visit

Acute Problem/ "Sick Visit": The focus of this type of visit is to address a specific concern or illness.

Several Problems: There may not be time to address all your concerns in a single visit. It may help to rank them in order of importance so that the most concerning issues can be dealt with first. You will have to pay a co-payment, co-insurance or deductible for each visit.