

Preventative vs New Problem FAQs

Congratulations on scheduling a preventative health visit, a vital step toward better and prolonged health!

A medical evaluation is just as important when you feel healthy as it is when you are ill. Preventative care is health care performed as a precaution **to prevent diseases from developing** or to **detect diseases at early stages**. Preventative care should be an integral part of your annual planning for your health.

Below are frequently asked questions (FAQs) to help you understand how health plans mandate what is considered **"preventative"** and what is considered **"active or ongoing"** health care. These distinctions affect what services your health insurance will cover and what you may be responsible for paying.

What is covered under the preventative care benefit?

Depending on your insurance plan, services defined as "preventative care" are likely to be covered at no cost to you. Preventative care is the periodic routine assessment of your health to avoid future illness.

Those services include:

- A complete review of your personal and family history (this information can guide medical and preventative care)
- A comprehensive physical exam tailored to your age
- All routine CDC recommended vaccinations (as applicable)
- Most routine basic cancer screenings
- Routine preventative blood testing (eg: diabetes and cholesterol screenings)
- Refill of current birth control

What is the difference between preventative care and acute or ongoing care?

Ongoing or acute care involves the diagnosis, treatment, and monitoring of specific diseases and conditions.

Examples of ongoing or acute care include:

- Diagnosing or addressing a new condition that is identified during your physical exam, such as a UTI, yeast infection or breast mass or abnormality.
- Monitoring or treating a condition you already have, such as diabetes or pre-diabetes, which may involve refilling medications. While this can be done at a preventative health visit for your convenience, typical health plans mandate that there be a specific additional charge for these services.
- Some vaccines are routine and others are only needed for specific situations. Vaccines that are not considered routine and are only needed in certain situations. Routine vaccines are usually covered by your health plan.
- Every health plan has certain laboratory tests that it covers 100% and others that are considered non-routine and may be charged to you or as part of your deductible.
- Prescription management for medication other than refill of current birth control

What happens if I come in for a preventative visit and there is a need for a diagnosis and treatment of a new problem or complaint (eg: a urinary tract infection), active management of an ongoing condition (eg: thyroid, depression, fibroids, prolapse), or prescription management request during the same visit?

You may see your provider for a PAP test to screen for cervical cancer (preventative care) but also discuss a new or ongoing health concern such as asthma, or a new condition discovered during your physical (such as a urinary tract infection) in the same visit.

Although the focus of the preventative health visit is keeping you healthy, we make every attempt to address other concerns during your visit, because we understand it is the most logical and convenient time to address your health issues.

Depending on the list of issues you would like to review and your provider's schedule for the day, your doctor might ask you to schedule a visit at a later date.

How will I be billed if the above scenario occurs?

In cases like these, the acute or chronic medical care part of the visit will generate an additional copay or count toward your out of pocket expenses.

Unfortunately, we cannot change this practice. Modern Women's Health contracts with over 50 insurance companies. We apologize for any inconvenience to you and appreciate your understanding that we must follow medical billing guidelines in order to submit claims on your behalf. Any questions related to your benefits should be directed to your insurance company or your employer's Human Resources dept.

Acknowledged: Print Name

Signature

DOB