

Your Annual Physical: What Does Your Insurance Cover?

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Many of our patients have health insurance plans that cover the cost (including co-pay) of a yearly **preventive** health care visit – otherwise known as your **annual physical**. Not all insurance coverage is the same; you can find out more about your coverage by contacting your insurance company.

Parts of your Physical (determined by insurance)

Generally, insurance companies cover a predetermined list of components that are considered part of your physical. For example, during your annual physical, you may expect that we will do the following:

- 1) **Gather or update your comprehensive medical history**
- 2) **Outline plans for the reduction of risk factors**
- 3) **Provide interventions or age-appropriate counseling to improve overall health**
- 4) **Order appropriate screening laboratory/diagnostic procedures based on your personal medical conditions**

Any laboratory or diagnostic testing performed at the preventative visit may not be covered as a preventative service and may be subject to patient financial responsibility.

- 5) **Order and/or administer appropriate immunizations**
- 6) **Minor health concerns, including the following and other similar concerns:**

*Obtaining a refill for a prescription for chronic medications that does not require additional testing or monitoring
(Allergy or birth control, for example)*

*Asking your provider to pay special attention to a skin lesion during your routine physical.
(Any removal or biopsy would require an additional visit)*

More specific health concerns may not be covered by your insurance as part of your yearly physical (preventive comprehensive exam). This would include concerns that would normally prompt you to schedule an appointment if you were not already scheduled for your physical.

The **preventive** comprehensive exam differs from a **problem-oriented** comprehensive exam because its components are based on age and risk factors rather than a presenting problem. If time permits, some of these concerns may be addressed at the time of your physical. However, this will be considered as you having two appointments and will generate a charge for an office visit, which would include a co-pay. (Be aware that both visits may not be covered by insurance if they are on the same day; check your insurance guidelines.)

At gerstenberg.clinic, we want to give your chronic conditions the appropriate attention and will preferably schedule a separate appointment.

Following are examples of specific health concerns that may not be covered as part of your physical:

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|-------------------------|----------------------------|------------------------------------|
| o Sinus infection | o Sore throat | o New/changed headache pattern |
| o New cough | o Testing for strep-throat | o Chronic health problem: |
| o Abdominal pain | o General fatigue | Not well controlled |
| o Pelvic pain | o Sleeping problems | Changes in status |
| o Depression or anxiety | o Irregular periods | o Joint pain, specific and general |

If you have concerns about whether a charge for an additional office visit will be generated, ask your health care provider for more information.