

Let's Talk About Preventive Care

No need to dip into your Health Savings Account or Flexible Spending Account just yet. Did you know that most health plans must cover a set of preventive services — such as immunizations and screenings — at no cost to you? Work with your primary care physician to stay up to date on preventive services — identifying and treating illnesses early will save you time and money, and promote a healthy lifestyle in the long run!

Any screening test done in order to catch a disease early may be considered a preventive service. And due to the U.S. Patient Protection and Affordable Care Act (ACA), many services, screenings and supplies are paid at 100% including, but not limited to the following:



- Wellness visits, yearly physicals and standard immunizations



- Screenings for blood pressure, cancer, cholesterol, depression, obesity and Type 2 diabetes



- Pediatric screenings for hearing, vision, obesity, depression, autism and developmental disorders



- Anemia screenings, breastfeeding support and breastfeeding pumps for pregnant and nursing women



- Iron supplements (for children ages 6 to 12 months at risk for anemia)

Why You Might Still Incur Costs

When you go to your in-network physician for a preventive exam and discuss new symptoms you are having, your physician may send you for additional tests or screenings. Or, if your physician finds a specific health risk or new medical condition during your appointment, your doctor may bill those services as diagnostic medicine. These types of diagnostic services may result in out-of-pocket costs for you (i.e., deductibles, coinsurance, or copayments) because they are no longer considered preventive care.

Preventive Care Reminders:

- Many preventive care services and tests are covered at 100%. However, if your health plan uses a network of providers, preventive services may only be available through an in-network provider.
- Think of preventive care visits as routine check-ups. Things that may occur during a preventive visit include immunizations, blood pressure and cholesterol measurement, diabetes screening, or counseling on healthy weight. Your doctor may also recommend other screenings.
- Diagnostic care to identify potential health risks are covered according to plan benefits, even if recommended or done during a preventive care visit.

Check your plan documents to see what preventive services are available to you at no cost.

