

Why Did I Get a Bill for My Annual Physical?

Learn more about what is and what is not covered by insurance at a preventive care visit.

Preventive care, such as annual physicals, is important to maintaining a healthy lifestyle. These visits are usually covered by your insurance plan, but if you ask your doctor about a specific health concern, some services might be billed as diagnostic care, **which is not covered 100%**.

What Is and Is Not Covered by Insurance at an Annual Physical

COVERED 100%

as part of preventative care

- Check your weight, height, temperature, blood pressure, and pulse
- Listen to your heart and lungs
- Check your ears, eyes, throat, skin, and abdomen
- Various immunizations
- Preventative cancer screenings, such as for breast, colorectal, cervical, and prostate cancer
- Certain blood tests to check such things as cholesterol or blood sugar

NOT AUTOMATICALLY COVERED 100%

as part of any diagnostic care

- Discussing or getting treatment for a specific health concern, condition, or injury
- Lab work, X-rays, or additional tests related to a specific health concern, condition or injury

Preventative vs. Diagnostic Care

Preventive care is any care you receive when you're symptom-free, including annual physicals, screening tests, and immunizations.

Diagnostic care is any care you receive when you have on-going symptoms, an injury, or are being followed for a chronic condition, including office visits, tests, or treatments.

These fall under different categories in your insurance plan but can happen at the same visit. If you want to know about costs, we recommend asking your doctor for an estimate of fees before you visit.

Topics to Discuss at a Preventive Visit that are Covered

During a visit, your doctor will assess your overall health and will talk with you about:

- Your current health
- Your family history
- Past illnesses and surgeries
- Risks you may have for specific conditions
- How to maintain a healthy lifestyle

Asking questions outside of this scope or any additional diagnostic testing would not be 100% covered.

IS THIS COVERED?

A healthy 40-year old has an annual physical, where the doctor orders many routine screenings, including lab tests to check my cholesterol.

This entire visit is most likely 100% covered. Most health plans cover preventive care at no cost.

An adult previously diagnosed with high cholesterol goes in for a routine physical where they discuss diet, medication, including possible side-effects from the medicine, and do lab work to monitor the condition.

As long as your plan covers preventive care at no cost, there will be no charge for the physical. However, there may be a charge for your doctor's time assessing your condition and for any additional testing.

An adult is wheezing at their annual checkup. After completing the physical, the doctor diagnoses the wheezing as asthma and writes a prescription.

As long as your plan covers preventive care at no cost, there will be no charge for the physical. However, there may be a charge for your doctor's time assessing your condition and for any additional testing.

If you have any questions about what is covered at your physical or a bill you received, please visit members.healthgram.com to chat with a Healthgram representative or give us a call at 980-201-3020.