

Preventive vs. Diagnostic Visits

When will I have a cost?

Preventive Visit: 100% Covered by Insurance

Annual physical without a known medical condition
Review medical history
Update medication list
Check vitals
Screening tests
Update vaccinations

A Must Ask: Ask your nurse and doctor before they start a Preventive Visit, “Is anything today going to have a cost to me? If yes, I would like to know what it is ahead of time and give my consent!”



Office Visit: 100% Member Cost Counts towards Insurance out-of-pocket

Diagnose a medical condition
Address a known medical concern or treatment plan
Medication refill
Specialist referral
Test or lab to address new or existing medical condition

We encourage members to have an annual physical to stay healthy, but knowing if the visit will have a cost to the member is helpful! Providers today are trained and required to record ALL that is shared and addressed during an office visit which is then reflected in the patient’s medical record. That medical record then gets reviewed and coded for the system and is communicated to the insurance carrier who is responsible for paying for the care that took place. Knowing this information is important as we have our office visits because it means anything we discuss or are treated for that falls outside of a “Preventive Visit” will have a cost. Even if it occurs during a Preventive visit!