



## YOUR WELLNESS EVALUATION (OR “PHYSICAL”) & YOUR INSURANCE COMPANY

Direct Access MD practices comprehensive medical care focused on prevention, as well as evaluation and management of your diseases, complaints, and concerns.

Insurance companies now dictate how physicians bill for these services.

There are two definitions that you need to be aware of that define office encounters.

### A. Preventive Physical Exams (PE, Physician Exam, Preventive PE, Wellness Evaluation, Physical, Well Exam)

This visit is designed to educate you on changes you can make to live a healthier life and to identify new health problems. This

encounter is NOT designed to address specific complaints or to manage known medical problems. This is usually an encounter to review preventive health issues, such as:

- Past medical history
- Interim medical history since your last physical exam
- Immunizations
- Health habits
- Diet
- Sleep pattern
- Health maintenance issues, such as last colonoscopy, last mammogram, etc.
- Pertinent family history
- Review of systems
- Thorough physical exam

### B. Office Visits (Evaluation and Management Encounters, E&M Services, Follow Ups, Office Encounter)

This visit is designed for the evaluation and management of single or multiple complaints or diseases, such as:

- Headaches
- Chest Pain
- High Blood Pressure
- Diabetes mellitus

During your preventive physical exam, your physician may include management of your existing and/or any new medical problems. You will be charged for both the preventive physical exam and the office visit. The additional services may not be considered part of your preventive service benefit; therefore, these services may be non-covered by your insurance carrier or your carrier may apply the charges towards your deductible/coinsurance.

You will be responsible for any services rendered today that are not covered by your insurance carrier. It is important for you to understand your individual insurance benefit coverage because each carrier processes claims differently.

\*Please refer to the following examples of the definitions outlined above.



Example 1: A patient with multiple known medical problems presents to discuss these problems, as well as to have a preventative physical exam. The multiple medical problems are addressed and treatment is delivered. The charge to your insurance carrier would include the preventive exam, plus a charge for an office visit.

Example 2: A patient presents for a preventive physical exam. The patient has no complaints and no known problems, but is found to have high blood pressure. This problem is addressed and treatment started. The charge to your insurance carrier would include the charge for the preventive physical exam, plus a charge for an office visit.

Example 3: A patient with no health problems presents for a preventive physical exam. Patient has no complaints and no problems are found. The charge to your insurance carrier would be for the preventive physical exam only.

Your out-of-pocket expense will be determined by your co-pay, deductible and individual insurance benefit coverage.

\*Please be sure to understand your plan's coverage, as many low-premium or low-copay plans have higher deductibles or reduced coverage, increasing your out-of-pocket expense. If you have questions regarding your plan's coverage, it would be best to contact your insurance company or benefits administrator.

Thank You

Signature \_\_\_\_\_

Date \_\_\_\_\_