



Attached you will find some information provided about Preventative/Well-Adult/Well-Child visits that we have received from one of our partners, American Specialty Health, and on-line.

Please review this information completely, and if you have questions, do not hesitate to contact your insurance company for clarification.

3922 148th St. SE Suite #203
Mill Creek, WA 98012
425-338-2357 or 425-337-7029
Fax: 888-397-1514
www.purityhealth.net



NOTICE TO PATIENTS REGARDING ANNUAL PHYSICAL EXAM

You are scheduled today for an annual routing physical. Your insurance carrier may refer to this visit as “preventative”, “yearly”, or “annual”. Please take a moment to read the remainder of this letter.

At your annual well women’s exam, we will provide the following services:

- Breast Exam
- Pelvic Exam
- Pap smear with or without HPV testing (this is age and risk dependent) per standards of care guidelines provided by The American College of Obstetricians and Gynecologists.
- Annual labs – these can include complete blood counts (CBC), comprehensive metabolic panels (CMP), blood sugar levels, cholesterol, thyroid, etc. Please ask your provider what labs they recommend and be aware not all insurances cover all labs as preventative.
- Vitamin D level testing is rarely covered by insurance. We have specialty labs that may offer this service for less out of pocket, please talk to your provider.

Due to national coding laws, we must bill your insurance company for your exam today as a preventative care visit. If, during your visit, you have additional concerns or conditions that require diagnosis and treatment, you will need to schedule a separate appointment on a different day to address these issues, as they will not be considered part of a preventative care visit. Please also note, your doctor may determine that she cannot code this particular visit as a preventative visit, depending on your medical condition(s), history and the laboratory tests requested.

If your insurance company does not cover some or all of the charges, you will be billed for the balance. Your insurance will indicate this amount as “patient responsibility”. Please do not ask us to re-bill by changing a procedure or diagnosis code. By asking this of your provider, you are asking her to commit insurance fraud.

Please be aware of your insurance coverage and benefits. It is your obligation to know your policy’s benefits and limitations, as your insurance company is in a private contract between you and your employer (if applicable). Contact your insurance company to see if you indeed have coverage for an annual preventative visit. If preventative care coverage is not part of your insurance benefits, we may ask for a payment at the time of service or bill you for services you receive.

What is a wellness exam?

An annual exam is a comprehensive preventative exam with your primary care provider for the sole purpose of preventative care. An annual exam **does not** include discussion of new problems or detailed review of chronic conditions. Annual exams may also be called routine check-ups, yearly exams, an annual pap, or preventive visit.

Will my insurance pay for a wellness exam?

Most health plans will pay for one wellness or preventative exam per year. Your insurance provider may consider this to be once per calendar year or one year and one day since the date of your last wellness exam.

If you have had any other visit billed as preventative during this time period your plan is likely to deny your wellness exam. This would include a well-woman exam or annual pap smear.

Your plan may **not** pay for all testing and/or labs ordered during your wellness exam. If your provider has a concern and orders diagnostic testing and/or labs during your exam you may be held financially responsible.

It is the patient's responsibility to check with their insurance provider to see what is covered under their wellness benefit and to ensure they are eligible prior to scheduling their annual wellness exam.

What is the difference between a wellness exam and a problem visit?

Preventative visits and tests ordered by your provider can help you stay healthy and catch problems early. Diagnostic visits and testing are used to diagnose a current health problem. Diagnostic tests are ordered by your provider when you have symptoms and they want to find out why. For example, your provider might want you to have a test because of your age or family history, that's preventative care, but if it's because you're having symptoms of a problem, that's diagnostic care.

Can I have a wellness exam and problem visit at the same time?

No. Billing issues prevent your provider from doing a wellness exam and a diagnostic visit on the same day. This is for your protection as your insurance carrier may deny one of these visits forwarding the financial responsibility to you. This does not prevent you from asking a simple question or requesting refills of any maintenance medications; however, we ask that you please schedule a separate appointment, on a different day, if you have any new concerns or other ongoing health problems that need more attention. Should your wellness exam turn into a diagnostic or problem-oriented visit we will bill accordingly.