

Understanding Your Annual Physical or Wellness Visit

Many patients have questions about what is included in an annual wellness visit or physical exam and why they may receive a bill or copayment after their visit.

We hope this information helps explain how these services are billed by health insurance plans.

What is an annual physical exam or wellness visit?

Annual preventive visits focus on maintaining your health and preventing illness.

Depending on your age, health history, and insurance coverage, your visit may include:

- *Review of your medical, family, and social history*
- *Preventive screenings and immunizations*
- *Health risk assessments*
- *Discussion of healthy lifestyle habits*
- *Age-appropriate preventive recommendations*
- *Review of medications and preventive care needs*

What is not included in an annual physical exam or wellness visit?

Annual preventive visits generally do not include the evaluation or treatment of:

- *New symptoms or medical concerns*
- *New injuries or illnesses*
- *Worsening chronic conditions*
- *Medication changes related to a medical problem*
- *Detailed evaluation of specific complaints*

What happens if I discuss a medical problem during my annual physical exam or wellness visit?

Your provider is committed to addressing your healthcare needs whenever possible. If a significant medical concern is discussed, evaluated, or treated during the same appointment, your provider may perform additional medical services beyond the preventive visit.

In these cases, your insurance company may allow the visit to be billed as **both** a preventive (wellness/physical) visit **and** a problem-focused medical office visit.

This may result in a copayment, coinsurance, deductible, or other patient responsibility, depending on your insurance benefits.

Why am I being charged if my annual physical is supposed to be free?

Many insurance plans cover preventive services at little or no cost to patients. However, insurance companies generally consider the evaluation and treatment of medical problems to be separate services.

When a provider addresses both preventive care and a significant medical concern during the same visit, your insurance plan may apply cost-sharing requirements to the medical portion of the visit.

Can I schedule a separate appointment for medical concerns?

Yes.

If you have concerns that require evaluation or treatment, you may choose to schedule a separate office visit dedicated to those issues. Our staff is happy to assist you.

**Thank you for choosing Premier Health Partners.
We appreciate the opportunity to participate in your care.**



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