

Preventive Care *versus* Diagnostic Care

What’s the difference?

- **Preventive care** includes services such as checkups, screening tests, and immunizations—care that you get when you’re symptom-free and have no reason to believe you might be sick.
- **Diagnostic care** is what you get when you have symptoms of an illness or injury or are being followed for a chronic condition, and your doctor wants to diagnose or monitor the condition. This may include an office visit, tests, or treatment(s).
- **Diagnostic and preventive care** may occur during the *same visit*. For example, you may have a checkup during which your doctor discusses a chronic illness you have. Some of the tests ordered that day may be preventive (such as a screening mammogram) and others may be diagnostic (such as a blood sugar test for a diabetic).

Why it matters?

In most cases, you don’t pay anything for preventive care. But you may have to pay something for diagnostic care. And if both preventive and diagnostic care occurred at the same visit, you will likely have to pay a copayment, deductible, or co-insurance for the diagnostic services. We recommend that you always confirm with your health plan what your coverage is for both preventive and diagnostic care. *See below for examples.*

Examples	What You Pay
Preventive Visits	
<p>WELL CHILD VISIT <i>“I just took my 6-month old for a well-baby visit, including her shots.”</i></p> <p>ROUTINE PHYSICAL <i>“I’m a healthy 40-year old man and last Friday I had a routine physical. The doctor ordered many routine screenings, including lab tests to check my cholesterol.”</i></p>	<p>Most insurance plans cover preventive care such as routine physicals or well-child visits at no cost (including vaccinations and preventive screenings.) However, there can be exceptions so you should check with your health plan to confirm.</p>
Preventive & Diagnostic Visits	
<p>ROUTINE PHYSICAL WITH ADDITIONAL TESTS/SERVICES FOR A CHRONIC OR NEW CONDITION <i>“I was diagnosed with high cholesterol last year. Yesterday I went to see my doctor for a routine physical. During the visit, she also discussed my diet and medication, reviewed possible side effects I could have from the medicine, and ordered lab work to monitor my condition.”</i></p> <p><i>“When I went to see my doctor for my annual checkup, I was wheezing. The doctor completed my checkup and then also treated me for the wheezing. She told me I have asthma, discussed treatment, and gave me some prescriptions.”</i></p>	<p>If your insurance plan covers preventive care at no cost, you will pay nothing for the routine physical portion of your visit. However, you may have to pay something for your doctor’s assessment of a previously diagnosed condition or a new condition as these services are considered diagnostic services.</p>
<p>MEDICARE PATIENTS - ANNUAL WELLNESS VISIT WITH ADDITIONAL TESTS/SERVICES FOR A CHRONIC CONDITION <i>“When I went to see my doctor for my annual Medicare well visit, we discussed various health risks and how to reduce them. We also discussed my diabetes and my medications.”</i></p>	<p>Medicare Part B covers a yearly “wellness” visit which includes a health history, cognitive assessment and health risk screenings. This is <i>not</i> a physical exam. While the “wellness” visit portion is covered at no cost, you may have to pay something for your doctor’s assessment of any previously diagnosed conditions and any testing ordered to monitor that condition. Please note that traditional Medicare does <i>not</i> cover annual physicals, routine eye exams or routine hearing exams.</p>