

A Note to All of Our Patients about “Check-ups”

We want our patients to realize all of the benefits afforded them by their health insurance. In part due to changes mandated by recent healthcare reform, most insurance plans pay for an annual wellness visit (usually including at least some blood tests) without your needing to make a copay or apply your deductible. **The wellness visit and blood tests, in most cases, will cost you little or nothing at all!**

PLEASE contact your insurance customer service department, or maybe your HR department at work to see if this benefit applies to you. Don't just get a “yes” or “no” answer—ask for specifics. What tests, if any, are included? How often can you have the visit? Can women see their Gynecologist and their Internist in the same year? Are their specific billing codes the doctor must use? Is there a maximum dollar amount allowed?

Most of us do not have a firm understanding of what our health insurance does or does not cover. Please be curious, especially about the prevention measures that may or may not be covered. As your primary care providers, Sara and Dr. Schouten encourage you to have a periodic wellness visit—especially if it is at little or no cost to you!

Ideally it is best to have a visit only for “preventive medicine / wellness visit”. Sometimes the wellness visit can be done at the same time we refill your medicines **IF YOU ARE DOING WELL AND HAVE NO MAJOR PROBLEMS TO DISCUSS**. Sometimes we can address health problems at the same time as a wellness visit but we would then be obliged to bill separately for the wellness visit and the “sick” visit.

If you are insured by MEDICARE you also have wellness benefits **at no cost to you**, but the visit is not what most of us have come to think of as an annual physical. Please see our information sheet concerning the MEDICARE wellness visit.

It would help TREMENDOUSLY if at the time of your visit, you let our staff know if you intend for your visit to be a “Wellness” visit or a visit to address current health issues.

P.S. If you have a friend or family member who has not seen a doctor for several years, a “no cost” wellness evaluation would be an excellent opportunity for them to see if there are any health concerns they should be aware of. Sara and Dr. Schouten would be very happy to see them for this specific reason!