

**Routine Preventive Exams (Annual Physicals)**

 Many patients have health insurance plans that cover the entire cost of a yearly preventive health care visit, otherwise known as an annual physical.

The purpose of this exam is to identify potential health problems in the early stages when they may be easier and less costly to treat.

**The routine preventive exam is not meant to evaluate, diagnose or treat existing health problems.**

 **Q: Why did I receive a bill when my routine preventive exam was supposed to be covered at 100%?**

* This exam is prevention-focused rather than problem-focused.
* It is not meant to evaluate, diagnose or treat existing problems.
* Your provider may bill part of the exam as your annual preventive exam, and part of the exam as treatment of your diagnosis.
* The part of your exam related to the treatment of existing medical conditions applies towards your copay, deductible or co-insurance, which means you may owe a balance.

 **Q: Will my provider only address what my health plan covers for a routine preventive exam?**

* Not necessarily. Your provider does not know your health plan benefits and sees many patients per day with various types of coverage.

 **Q: What can I do to make sure I receive 100% coverage of my routine preventive exam?**

* If you bring up health problems during your routine preventive exam, understand that you may have a charge related to the treatment of that problem, or the provider may ask that you schedule a separate appointment for evaluation of that problem.

**Q: What do I do if I feel an error has been made on my bill?**

Please call the billing office at 919-245-3247 to ask questions and see if a coding review is warranted.