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**Your Annual Physical: What Does Your Insurance Cover?**

Many of our patients have health insurance plans that cover the cost (including co-pay) of a yearly preventive health care visit – otherwise known as your annual physical. Not all insurance coverage is the same; you can find out more about your coverage by contacting your insurance company.

Generally, insurance companies cover a predetermined list of components that are considered part of your physical. For example, during your annual physical, you may expect that your provider will do the following health maintenance exam (**“Part A”**):

* Gather or update your comprehensive medical and family history
* Height, weight, blood pressure, and other routine measurements
* Developing or updating a list of current providers and prescriptions
* Outline plans for the reduction of risk factors
* Provide interventions or counseling to improve overall health
* Order appropriate laboratory/diagnostic procedures based on your personal medical conditions
* Order and/or administer appropriate immunizations
* A screening schedule (like a checklist) for appropriate preventive services
* Minor health concerns

“Minor health concerns” include the following and other similar concerns:

* Obtaining a refill for a prescription for chronic medications (allergy or blood pressure, for example)
* Asking your provider to pay special attention to a skin lesion during your routine physical.

More specific health concerns may not be covered by your insurance as part of your yearly physical. These are concerns that would normally prompt you to schedule an appointment if you were not scheduled for your physical. If time permits, some of these concerns may be addressed at the time of your physical; however, it may be appropriate, according to your insurance guidelines, to generate a charge for an office visit, which would include a co-pay. If time does not permit, we can schedule a separate appointment.

Following are examples of specific health concerns that may not be covered as part of your physical (**“Part B”**):

* A sinus infection
* Sore throat (and testing for strep)
* New cough
* New or changed headache pattern
* Abdominal pain
* Back pain
* Depression or anxiety
* Joint pain, both specific and general
* General fatigue
* Sleeping problems
* Irregular periods
* Significant changes in status of a chronic health problem

A complete physical exam and comprehensive Review of Systems may not be covered as part of your yearly physical. This includes a thorough head to toe physical exam and broad questions to screen for symptoms of underlying medical problems (**“Part C”**.) We believe in the importance of a comprehensive annual physical; however, it may be appropriate, according to your insurance guidelines, to generate a charge for an office visit, which would include a co-pay.

Co-pays are collected at the time of visit. If after charges are submitted and all services rendered are covered by your insurance your co-pay will be credited or refunded. If you opt not to pay a co-pay your physical will include **Part A** only to prevent generating any additional charges.

\*\*\***Medicaid and Medicare only cover Part A**\*\*\*

I have read and understand the information above.

Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date:\_\_\_\_\_\_\_\_\_\_\_