

An important letter to our patients about Annual Preventive Care

Your health is a personal decision.

If for any reason you want to limit your annual physical exam to a preventive care visit ONLY, please let your doctor know BEFORE the start of the examination.

Insurance Companies, Physicians and lawmakers all agree that the most important visit of the year is your Annual Physical. Where we differ is that Tryon Medical Partners believes a comprehensive physical should be both **preventive** and **address new or current problems**.

While insurance typically covers the **preventive** portion of your physical, **your insurance plan usually does not cover the problem-focused/diagnostic portion of your annual exam.** So, unless you tell your provider before your exam that you want a preventive-only exam, you should expect to be billed for any problem-focused/diagnostic part of the exam that addresses new or ongoing problems.

WHAT SERVICES ARE COVERED BY INSURANCE AND WHAT SERVICES ARE NOT COVERED?

Insurance companies have very specific rules on what they will cover as **preventive** services. Some of the services we provide you during the exam will be covered as **preventive** (no additional cost to you), while others will be considered **problem-focused or diagnostic** and separately billed to you and your insurance (potentially resulting in copayment, coinsurance, and/or deductible).

<u>PREVENTIVE SERVICES (COVERED)</u>	<u>DIAGNOSTIC OR PROBLEM-FOCUSED SERVICES (NOT COVERED)</u>
<ul style="list-style-type: none"> • Full physical examination of the body including blood pressure, pulse, weight, and body mass index (Note: TRADITIONAL MEDICARE does <u>not</u> cover an annual complete physical) • Immunizations and disease prevention • Cancer screening: Mammograms, Pap smears, Colonoscopies • Review of family history • Review of lifestyle habits (diet, exercise, tobacco, and alcohol use) related to disease prevention • Group of predetermined screening labs to uncover any health issues that need addressing 	<ul style="list-style-type: none"> • New medical concerns: ALL DISCUSSIONS and any services to EVALUATE AND/OR MANAGE any new symptoms or concerns you have regarding your health, including conversations about possible treatments • Chronic medical conditions: ALL DISCUSSIONS and any services to EVALUATE AND/OR MANAGE your chronic conditions (examples: Hypertension, Diabetes, Cholesterol, Asthma and Obesity) including medication refills for those chronic conditions • Addressing any medical conditions that are noted during the preventive portion of physical such as elevated blood pressure, depression etc. • Referrals to specialists