



Preventive Care Services

Stopping disease before it starts – or if it is already there, finding it early – is important to helping you live a healthy life. This process is often called ‘preventive care.’ The better your health, the lower your health care costs are likely to be.

Preventive care includes wellness exams and tests, such as screening for cancer. Please talk to your doctor about how important these services are and which ones you and your family should think about taking. If you see a network doctor for these tests, you will not need to pay deductibles, co-payments or coinsurance.

Some common services that fall under your preventive care benefit include:

- Routine physical exams
- Well baby and well child exams
- Preventive screenings for illness as defined by the USPSTF
- Immunizations
- Vision and hearing screenings
- Blood pressure testing
- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- PAP smears
- Prostate cancer screening
- Bone mineral density testing
- Osteoporosis screening
- Chlamydia screening
- Cholesterol screening
- Colorectal cancer screening—blood and fecal-occult testing
- Diabetes screening
- Lead screening
- Screening newborns for metabolic disorders
- Thyroid stimulating hormone screening
- Abdominal aortic aneurysm screening
- HIV screening for pregnant women, adolescents at risk
- Preventive screenings for pregnant women
- Screening for obesity in children and adults
- Autism screening for children and adolescents

Be sure Preventive services are paid for at 100 percent!

Your plan will pay your claims based on what codes your doctor lists for your services. To make sure your claims are properly coded, we suggest:

- When you make your appointment, tell your doctor’s office that you want to schedule your *annual routine preventive care visit*
- At the end of your office visit, confirm with your doctor or your doctor’s assistant that the claim submitted to UMR will be given a preventive diagnosis code

Please note:

- Screening services performed to monitor an existing illness, such as glucose testing for a person diagnosed as diabetic, are not considered preventive and will not be paid under the preventive benefit
- Services to treat or assess a medical condition already diagnosed (such as diabetes or hypertension) are considered medical benefits and will not be paid under the preventive services benefit

This information is intended for informational purposes only. It should not be construed as legal advice.