

## PREVENTIVE CARE VERSUS DIAGNOSTIC CARE

### WHAT'S THE DIFFERENCE?

**Preventive care** includes services such as a patient history & physical exam, screening tests, and immunizations—care that you get when you're symptom-free and have no reason to believe you might be sick.

**Diagnostic care** is what you get when you have symptoms of an illness or injury or are being followed for a chronic condition, and your doctor wants to diagnose or monitor the condition. This may include an office visit, tests, or treatment(s)

### DIAGNOSTIC AND PREVENTIVE CARE MAY OCCUR DURING THE SAME VISIT.

For example, you may have a checkup during which your doctor discusses a chronic illness you have. Some of the tests ordered that day may be preventive (such as a screening mammogram) and others may be diagnostic (such as a blood sugar test for a diabetic).

### WHY IT MATTERS

In most cases, you don't pay anything for preventive care.<sup>1</sup> But you may have to pay something for diagnostic care. And if both preventive and diagnostic care occurred at the same visit, you may have to pay something (copayment, deductible, or co-insurance) for the diagnostic services.

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### PREVENTIVE AND DIAGNOSTIC CARE

#### Example

"I was diagnosed with high cholesterol last year. Yesterday I went to see my doctor for an annual physical. During the visit, she also discussed my diet and medication, reviewed possible side-effects I could have from the medicine, and ordered lab work to monitor my condition."

#### What you pay

If your insurance plan covers preventive care at no cost, you will pay nothing for the physical. You may have to pay something (a copayment, deductible, or co-insurance) for your doctor's time assessing your condition and for the cholesterol test.

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### Example

“When I went to see my doctor for my annual physical exam, I was wheezing. The doctor completed my exam and then also treated me for the wheezing. She told me I have asthma, discussed treatment, and gave me some prescriptions.”

### What you pay

If your insurance plan covers preventive care at no cost, you will pay nothing for the physical exam. You may have to pay something (a copayment, deductible, or co-insurance) for the doctor’s time in diagnosing and discussing your condition, even though you paid nothing for the preventive services.

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## PREVENTIVE CARE

### Example

“I’m a healthy 40-year old man and last Friday I had a routine physical. The doctor ordered many routine screenings, including lab tests to check my cholesterol.”

### What you pay

Nothing. Most insurance plans cover preventive care at no cost, with the exception of plans that have grandfathered status.

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## DIAGNOSTIC CARE

### Example

“I went skiing last week and hurt my knee. I went to the doctor and had an MRI, so he could diagnose the problem.”

### What you pay

You may have to pay something for the visit with the doctor, the MRI, and for the radiologist’s interpretation of the MRI. Depending on your insurance plan, you may have a copayment, deductible, or co-insurance.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR SPECIFIC INSURANCE PLAN’S COVERAGE, PLEASE CONTACT YOUR PLAN DIRECTLY



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