

## Scheduling your Preventative Physical Exam (PPE):

1. One of the greatest actions you can take, regarding your health, is completing your annual PPE with your physician. The following information will aid in your understanding of; how to set your appointment, communicate with your doctor, and understand what is considered preventative.
2. In General, if you are not sick or injured, and you are not seeing your physician as a follow up (including labs) for a condition previously diagnosed, your visit will be paid 100% by our insurance program.
3. Make sure to notify your physician (while scheduling your PPE) that this is a preventative appointment and you would like to discuss any treatments or labs that would be considered “outside the realm of preventative services” as dictated by the Patient Protection and Affordable Care Act (PPACA) and the United States Preventative Task Force (USPTF) as interpreted by your insurance carrier.
  - a. Below are the links to the listings of what is mandated as preventative by the government and how those mandates are interpreted by our insurance company. Please have these printed out for your PPE visit.
4. **Preventive Services Covered Under the Affordable Care Act:**
  - A. <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforAdults>
5. **Preventative care mandates as Interpreted by our Insurance Carrier (Your coverage):**
  - B. **Company Enrollment Site: Documents Library**
  - C. **It is VERY WISE to have this list printed off to present to your physician at the time of your physical.**
6. **Ultimately it is your responsibility to educate your physician on what is covered by your insurance plan. Have a print off of your covered services to discuss at your visit.**
7. **If your physician is going to order “preventative” services based on your “high risk” or “family history” please make sure they know to use “SECONDARY DIAGNOSIS CODES” that would indicate their reasoning when billing our insurer / TPA.**
8. It is rare but PPE visits may result in a balance billing to you. If this rarity occurs please proceed to **step a** below.
  - a. If you do receive a balance billing from your physician resulting from a PPE please call the number on the back of your health insurance card and ask the claims representative why you are being billed for a preventative physical. If your claims representative indicates improper coding by your physician, circle back to your physician request that they recode or give reasoning why it is not coded preventative. If everything is coded properly and you are still receiving a balance bill, press your claims department to specifically tell you why there is a balance bill and where in the policy this limitation applies.