

Why am I being Charged for my “FREE” Preventive Care Physical?

Due to the **Patient Protection and Affordable Care Act (PPACA)**, commonly called “Obamacare”, Health Plans are starting to cover Preventive Medicine services at 100% with no copays, coinsurance or deductible. **What is NOT Preventive Care? *Medical treatment for specific health conditions, on-going care, lab or other tests necessary to manage or treat a medical issue or health condition are considered diagnostic care or treatment, not preventive care.*** (i.e. high blood pressure check, hormone levels).

Unfortunately, insurance companies are not informing patients that dealing with medical issues during these preventive medicine visits will result in an out-of-pocket charge that could result in a co-payment, or a substantial out-of-pocket expense if patients have not met their deductible. Insurance companies require all services to be itemized and coded appropriately. One of the primary reasons is to prevent the health plans from paying for services that are not covered. *Providers cannot code problem visits as preventive because this would be insurance fraud and could result in the insurance company denying the claim, dropping the physician from their network, and, if a government plan, the physician could face imprisonment and fines.*

Dr. Blackwell may choose not to do both a preventive-medicine visit and a problem-oriented visit on the same day. If you are scheduled for a wellness visit (i.e. preventive visit) and a problem comes up, then Dr. Blackwell may make the decision to change the visit to a problem-oriented visit if the problem is “high-risk” and reschedule the preventive visit; or he may direct you to return to deal with the problem at a later date if the problem is “low risk.” This method keeps these types of appointments separate and easier for you to understand the difference. We understand this is inconvenient for you and that it requires you to return for a second visit, often necessitating you to take additional time off work.

Please understand, this is not a decision Dr. Blackwell favors, this is the law. If the decision is made to continue with the appointment as a problem-oriented visit, he **CANNOT** and **WILL NOT** change the codes to a preventive visit at a later date.

I have read and understand Chatham Care P.C.’s Policy on “Preventive Care Visits vs. Medical or Problem-Focused Care”.

Patient Printed Name: _____

Patient Signature: _____ Date: _____