

Benefits 101 – September 2022

What is a Preventive Exam?

Preventive Exam - this term comes up in your health plan all the time. It is talked about in articles that WellPATH distributes throughout the year, and it is listed as covered at 100% in your benefits packet. But what does it entail?



What is a Preventive Exam?

Technically, a routine **preventive exam** is defined as a periodic comprehensive preventive medical evaluation and management. It may also be known as a physical, a wellness exam, a preventive screening, or an annual check-up. This annual pre-scheduled medical evaluation is provided by your Primary Care Physician (PCP) and is meant to be *prevention-focused* not *problem-focused*. This means **it is designed to prevent minor issues from becoming serious**. It is not meant to evaluate, diagnose, or treat existing problems. It is not recommended that you save up all of your health concerns for your routine exam. If you have current concerns schedule a specific visit with your PCP or telehealth provider to address your present concern outside of the preventive exam. Otherwise, your preventive exam may not be covered at 100% and you may be billed for additional services.

What is Included in a Preventive Exam?

Each physician is different and operates with their own care plans. However, below is typically what a preventive exam would entail:

- Past medical, social, and family history
- Complete physical exam and review of body systems
- Review of medications and administration of immunizations
- Counseling/anticipatory guidance/risk factor reduction interventions
- Review of age/gender appropriate screening tests

Your provider may also order labs for screening general health metrics to accompany your preventive exam. **It's important to note** that some lab tests may not fall under preventive care if they are performed for specific problems or existing conditions that require ongoing oversight. For example, once you have been diagnosed with high cholesterol, a lipid panel is no longer considered screening but is considered oversight and management of the disease.

What Can I Do to Prepare for a Preventive Exam?

If you do not already have a PCP, you will need to find one. If you need assistance finding a PCP, visit the [Locating Network Providers](#) page on the JHMBHealthConnect website where you will find instructions on how to locate an in-network physician for your specific medical plan. You can also visit the [Preventive Care Services](#) page to review the preventive care services covered under your plan at 100%.

NOTE: Preventive care services provided at out-of-network facilities are not covered by the Plan.