

Health tip: Understanding preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

Preventive care is generally focused on the following

- Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- Decreasing the risk of developing health issues even if you are in the best shape of your life

Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy and may be covered by most health plans with \$0 out-of-pocket when you see an in-network provider.
- Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.



Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.



Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.



Schedule an appointment with your doctor today

Routine preventive care may help you manage and maintain your health and is generally covered at 100 percent by most health plans.

When is care considered preventive?

A procedure can be considered preventive care in some situations, but not in others. This is important, because a service must be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

Preventive care example

A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening.

Diagnostic care example

However, other blood chemistry panels like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance, or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

Examples of preventive care include

- Routine physical examinations
- Immunizations
- Well baby and well-child care
- Mammography, colonoscopy, sigmoidoscopy
- Cervical screening

Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment.
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life.
- Following preventive care guidelines—and your doctor's advice—may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.



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Sources:

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2. Centers for Medicare & Medicaid Services, The Affordable Care Act's New Rules on Preventive Care. <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/preventive-care-background>. September 2023. Accessed October 2023.
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