

Health Prevention Visits, Health Insurance Companies, and Co-Pays

Highland Pediatrics welcomes any effort to improve your child's overall health.

One approach is to promote preventive health care by limiting the amount patients have to pay out-of-pocket for well-child visits and annual check-ups. Many, but not all, health insurance policies can no longer require patients to pay copayments or deductibles for these preventive health visits.



Well-child visits and annual check-ups cover many topics to help keep your child healthy. Besides performing a physical exam, your health care provider reviews your child's past medical history and family history. The provider also evaluates your child's growth and development, eating habits, toileting habits, sleeping habits, behavior, and school performance. Your child receives any necessary vaccines, and your provider makes suggestions on how to keep your child safe. Highland Pediatrics directly bills your health insurance company for these preventive health services.

Sometimes during a well-child visit or annual check-up, your health care provider may also treat a separate medical problem if there is enough time remaining in the visit. Examples of these medical problems include ear infections, strep throat, asthma, headache, abdominal pain, ADHD, etc. Treatment of medical problems usually is not considered part of the preventive health visit. Highland Pediatrics separately bills your health insurance company for providing this additional service at the preventive health visit, but *your insurance company may then require you to pay a copayment or deductible for treating the medical problem.*

We understand that it may be confusing if you usually do not have a copay or deductible for most preventive health visits but then occasionally you may receive a charge when a medical problem is treated during the preventive health visit. But your health insurance company, not Highland Pediatrics, determines this copayment or deductible charge for the additional service provided during the preventive health visit.

Highland Pediatrics is working to educate insurance companies about the advantages of not requiring the copayment or deductible for the separate medical problem treated during the preventive health visit. Besides being convenient for patients, parents, and providers, it is also less costly for your insurance company to treat the medical problem during the health prevention visit instead of during a separate return visit.

Nevertheless, many health insurance companies have chosen to require a copayment or deductible whether the medical problem is treated during the health prevention visit or during a separate visit. Therefore, we encourage you to contact your health insurance company if you have any questions about these charges.

Thank you for your understanding regarding this matter.

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