

Preventive Care Visits vs. Problem Visits

Preventive visit

Preventive visits can also be called annual checkups or wellness visits.

Preventive visits include:



Reviewing your medical history



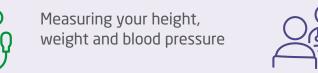
medication list



Discussing factors that affect your health



Keeping your immunizations up to date





Planning for end-of-life care



Insurance coverage Yearly preventive visits are covered by many health insurance plans. You may have no out-of-pocket costs.



Setting a schedule for common tests like cancer screenings

Problem visit

A problem visit is to discuss a new health problem, like an Illness, injury or symptom. Examples are a worrisome cough or new pain.

Problem visits include:



Discussing the health problem



Treating any ongoing health conditions like high blood pressure, diabetes or high cholesterol



Insurance coverage Your health insurance will treat each problem visit as a single office visit with a charge. You may need to pay for all or some of the cost.

Combination visit

Sometimes, you may discuss a specific health condition while at your preventive visit. Your physician or advanced practice provider can combine the visits so that you do not need to make two separate appointments.



Insurance coverage By law, Northwestern Medicine has to bill for your preventive visit and your problem visit separately. When this happens, you may have to pay a co-pay. This depends on your insurance coverage.

Questions to ask your insurance company before your visit

- Is a preventive visit/annual checkup covered by my policy?
- Are preventive screenings like mammograms and colonoscopies covered?
- What are the out-of-pocket costs for lab and imaging tests?
- What vaccines are covered?