



What is the Purpose of a Physical?

Most health insurances cover the entire cost (i.e. NO Co-pay) of a yearly preventive health care visit – also known as “a physical”, “annual physical” or possibly a “wellness exam”, in order to encourage patients to visit their Healthcare Provider care team. In order to keep you informed below details what is included in a “physical exam” and what is not.

During a “physical”, Insurance will generally cover the following services:

1. Reviewing and updating your medical record with your past medical history.
2. Reviewing Family History, Social History, Medications, Drug Allergies and other pertinent information. Screening for the presence or absence of depression is also usually covered.
3. Discuss recommendations about diet, exercise and lifestyle changes to improve your overall health status. Tobacco cessation, alcohol and drug abuse risks, if applicable, may also be discussed.
4. Order appropriate screening laboratory/x-rays, procedures based on your medical conditions, age or risk factors (i.e. cholesterol, diabetes screening, mammogram, colon cancer screening, etc.)
5. **Conduct a generalized physical exam which includes looking in one’s ears, eyes, nose (if applicable), mouth, etc. Listening to one’s heart and lungs to evaluate for abnormalities. Breast exam, gynecological, rectal, pelvic, abdominal, and prostate exam may also be advised depending on age /risks.**
6. Discuss and/or administer appropriate immunizations/vaccines as advised by expert guidelines.
7. Manage “**minor health concerns**” you may have. These may include, but not limited to, the following:
 - Providing a prescription **refill** for chronic medications for stable medical conditions (i.e. allergies, blood pressure, thyroid, diabetes, or birth control)
 - Asking your provider to evaluate a specific skin lesion or two during your routine physical.

What a Physical is NOT

From an insurance perspective, a “physical exam” is not the time to discuss chronic medical conditions, new medical issues, chronic pain issues, etc. (see list below). **Anything that can be discussed during a routine “Office Visit” will be considered “separate” from your “Physical/Wellness Exam” and therefore, may result in a copay or additional charges. If time permits,** your healthcare provider **may** choose to discuss any additional concerns you may have. However, since these are outside the scope of a “physical exam/ wellness” visit, appropriate coding guidelines require your healthcare provider submit an office visit (E/M or Evaluation and Management code) to your insurance which is why your insurance may require a copay/deductible be charged & collected. If a deductible is due, *we collect an “estimated” amount. After we bill, you may be refunded or charged additional fees. Each insurance plan varies. We treat all patients equally no matter what one’s copay / deductible / may or may not be.*

If time does not permit, we may request that you schedule a separate appointment to discuss your chronic issues/medical concerns.

Examples of some specific health concerns that are usually **NOT** covered as part of your physical:

-Sinus infection / bronchitis / URI / Virus	-Blood Pressure/Hypertension Management/Chest Pain/Heart Palpitations / Heart Flutters
-Sore throat (and testing for strep throat)	-Depression/Anxiety treatment (screening may be covered)
-Cough/Asthma/ Bronchitis/ Pneumonia	-Joint pain, gout, osteo /rheumatoid arthritis
-New or changed headache pattern	-General fatigue / Chronic Fatigue /sleeping concerns
-Abdominal pain/Bloating/ Acid	-Skin biopsy/Liquid nitrogen treatment of AK, SK, and warts
-Pelvic pain / Bleeding / Urine Infection	-Hormone Testing & Treatment / Erectile Dysfunction
-Diabetes and Thyroid Management	-Significant changes in status of a chronic health problem
-Abnormal Periods / Irregular periods	

If you have concerns about whether a charge for an additional office visit will be generated, ask your health care provider or our billing department for more information.