



INFORMATION ON ANNUAL PREVENTIVE VISITS

An Annual Preventive Visit is recommended *annually* for all patients of Sugarloaf Medical. Annual preventive visits are often covered by most insurers once per calendar year. Some plans may require at least one (1) year to pass from the date of the last physical to cover an Annual Preventive Visit. *Please note* that Sugarloaf Medical's Annual Preventive Visit screening and diagnostic testing is *usually more comprehensive* than what is recommended by your health insurance plan. **Therefore, prior to your visit with Sugarloaf Medical, please verify and familiarize yourself with your health insurance benefits and coverage annually.**

1. What to expect and how to prepare:

- **Please do not eat any food or drink any liquids (except water) for 10-12 hours prior to your appointment.** However, *continue to take your prescribed medications* and drink water as usual.
* *If you are taking insulin, please contact the office to make special fasting arrangements.*
- During your visit, your medical history will be updated, including your current medications, and your medical, surgical, familial, and social history.
- Patients can expect to have a physical exam, standard labs and age-appropriate diagnostic testing performed.
- We recommend that patients attending their first Annual Preventive Visit return for a follow-up visit to review the diagnostic results in person, to develop a treatment plan and follow-up for abnormal findings, and to allow the patient to ask questions in person.
 - If a patient *chooses not to schedule a follow-up*, (s)he may still view results on the Patient Portal or a copy of the results can be mailed to the patient.
 - If no treatment or follow-up visit for specific conditions is recommended a general follow-up visit is nonetheless recommended for continued care at Sugarloaf Medical.

2. Important Insurance and Billing Information:

- Patient Annual Preventive Visits are ***usually billed with the preventive visit ICD-10 and age-appropriate CPT code.*** Typically, ONLY Annual Preventive Office Visit CPT codes are covered at one hundred percent (100%) by most insurance carriers. *See Sugarloaf Medical's Common Billing Codes charts on our website page for Insurance.*
- Associated screening, laboratory and diagnostic testing performed during an Annual Preventive Visit *may not be* considered "covered preventive services" by your specific insurance plan. **Patient responsibility payments** (*for example*, co-pays, co-insurance, or deductibles) **may apply.** Most blood laboratories require direct billing therefore you may receive an invoice directly from the blood laboratory (e.g. LabCorp).
 - The most common labs that Sugarloaf Medical runs at your Annual Preventive Visit are: Complete Blood Count (CBC) with Differential, Metabolic Panel Total (BMP), Hepatic Function Panel (LFT), Lipid Panel, Assay Thyroid Stim. Hormone (TSH), Assay of Free Thyroxine (fT4), Glycosylated Hemoglobin Test (HbA1c), and a Urinalysis Auto with Scope (UA).

- ***The phlebotomists working inside the Sugarloaf Medical facility are employed by LabCorp.*** If you and/or your insurance prefers and/or requires another blood laboratory for any reason, you must inform the lab tech and the Sugarloaf Medical provider *prior to any testing*. Consequently, the Sugarloaf Medical provider will write an order to be taken by the patient to the preferred blood laboratory for the recommended testing. *See the Treatment Agreement and Office Policy section 9 for more information.*
- Sugarloaf Medical will also perform an electrocardiogram at your annual preventive visit when it is deemed appropriate.
- **If you have chronic conditions** (for example, hypertension or hypothyroid) **and/or have an acute problem to be managed** (for example, upper respiratory infection) **during the Annual Preventive Visit**, an office visit code will also be added to the insurance claim in addition to all associated non-preventive diagnostic testing performed. This service is in addition to the preventative service and may not be covered one hundred percent by your health insurance plan. Co-pays, co-insurance, deductibles, and/or other patient responsibility payments may apply.
- While we recommend a follow-up visit for first time physicals and new patients, **this is NOT part of the Annual Preventive Visit physical exam** and is considered a *regular office visit*. Co-pays, co-insurance, deductibles, and/or other patient responsibility payments may apply via the coordinating office visit CPT code. *Please see the tables below for commonly used CPT billing codes.*
- **Your insurance carrier determines your payment obligations** to Sugarloaf Medical for co-pay, co-insurance, and deductible amounts, as applicable. If you have any questions about your patient responsibility amounts, *please contact your insurance carrier directly.*
- We provide healthcare based on patients' individual healthcare needs, not on what the health insurance plan covers. *Your provider does not know your health plan benefits* and sees many patients with various insurance plans throughout the day. **You are responsible for knowing what services are covered under your health plan.** Please review your health insurance plan's Summary of Benefits prior to your visit.
- *You are responsible* for the payment of co-payments, deductibles, and co-insurance amounts as determined by your health insurance plan *within thirty (30) days of receiving a billing statement from Sugarloaf Medical.* Delinquent accounts will be transferred to a third-party collections agency.
- For the convenience of our patients, we are now able to securely retain your preferred payment method information (i.e. credit/debit card numbers) and can *automatically process* this preferred method on the thirtieth (30th) day following issuance of your invoice for the total amount noted on the invoice. Any of our Sugarloaf Medical team members can assist you in arranging this. *Please refer to our Treatment Agreement and Office Policy document for more details.*

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK