

# PREVENTIVE PHYSICAL vs. OFFICE VISIT

**At first glance, a physical and an office visit may seem like the same thing...**

**BUT, there is definitely a difference.** It is important to understand the differences between the two, because it may affect your costs.

## ➔ Preventive Physical

- A thorough review of your general health and well-being.
- Your provider will complete a physical exam and make recommendations regarding your general health that usually focus around diet, exercise or disease screenings and well-being.
- Typically GHC-SCW covers preventive physicals at no charge, but any labs or other tests ordered at your physical may incur a charge.
- Refer to your Benefit Summary for exact benefits coverage.

## ➔ Office Visit

- An appointment to discuss specific, new or existing health problems.
- Your provider may then prescribe medication, order additional tests like lab work or X-rays, refer you to a specialist or discuss other treatment options.
- Depending on your benefits, an office visit usually results in additional costs to you.

## Can one appointment be considered both a physical and an office visit?

On occasion, one appointment can meet the requirements for both types of visits. If this is the case, your provider will submit a charge for both a preventive physical and office visit. If your preventive physical includes consultation or treatment for a specific condition, your provider is legally required to report additional medical services on your bill.

## How does this affect you?

While combining a preventive physical and an office visit will save you time by eliminating an extra appointment, it may also affect your costs. Providers must bill your visit based on both the reason you initially scheduled the appointment and what is done during the appointment. For this reason, it's important to remember that when you see your provider for a physical, something more than a general evaluation could cost extra.

## Questions?

For more complete information on available services, please visit [HealthCare.gov](https://www.healthcare.gov) or call GHC-SCW Member Services at **(608) 828-4853** or toll free at **(800) 605-4327**.