

Preventive Services: A Path to Quality Health

Becoming ill can cause a multitude of problems. Illnesses contribute to a loss of workplace productivity. The employee suffers from the illness as well as lost wages and family time. Attempting to work while sick can also result in a reduction in productivity due to the inability to concentrate on the job. The best defense against illness and disease requires detecting health problems before they occur using preventive services.

Preventive services, also known to some as well-care visits, offer ways to protect against diseases and other illnesses before they happen. It's also effective in treating illnesses in their early stages. Cancer screenings, vaccinations, and check-ups are some of the provisions of the new health care law that patients can get with no co-pays or other out-of-pocket costs such as deductibles.

In the past, many people skipped preventive care visits because of the high costs. To help with this problem, easier and more cost effective measures are now being provided by employers and insurance companies. Certain procedures still need to be followed such as using in-network providers and receiving care relevant to your age and gender in order to benefit.

Since the same procedure codes can be used for therapeutic, procedural, and preventive care, hospitals and clinics must make sure to use the correct procedure codes to bill insurance plans in order to cover preventive care. For instance, a health problem discovered during a preventive care visit, will be described as preventive for billing, though, subsequent follow-up testing and treatment will not be considered preventive care.

Additional steps a patient can follow

Find out which services the insurance plan covers and get the recommended check-ups and screenings because lack of knowledge and inaction can jeopardized health.

Know the insurance plan rules. Insurance companies are not obligated to pay for services obtained from an out-of-network provider.

Keep preventive care records up-to-date and in one place for easy access.

Visit the U.S. Preventive Service Task Force website for a recommended list of official criteria for screenings and preventive care.

<http://www.uspreventiveservicestaskforce.org/recommendations.htm>

Contact us to answer additional questions you may have regarding services available to you for better health.