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## Obamacare Preventive Care

At least **15 free preventive services and one wellness visit** are covered on Major Medical Plans sold after 2014 without copays and coinsurance, regardless of whether you have met your deductible yet. Services must be done in-network to avoid cost sharing. Included in the 15 preventive services for adults are immunizations, screenings for depression, blood pressure, colorectal cancer, and high cholesterol. Diet and alcohol abuse counseling, though not considered screening services are also included as no out-of-pocket services.

### What Is Preventive and Wellness Care

For most preventive services, **only the screening or vaccination itself is covered at no charge**. The actual services required to facilitate the preventive care can be subject to cost sharing, and that is based on what plan you have. It's important to check with your plan before assuming everything related to preventive care will be covered.

Preventive care focuses on evaluating your current health status when you are symptom free. Preventive care allows you to obtain early diagnosis and treatment, to help avoid more serious health problems. Through a preventive exam and routine health screenings, your provider can determine your current health status and detect early warning signs of more serious problems. Your preventive care services may include immunizations, physical exams, lab work and x-rays. During your preventive visit your doctor will determine what tests or health screenings are right for you based on many factors such as your age, gender, overall health status, personal health history and your current health condition. *Check your plan to find out what specific services are covered under "preventive" services.*

### What Part of Preventive Services **is NOT** covered under ObamaCare?

- Follow-up visits are not covered under the wellness visit. Charges will be applied to your standard medical plan coverage. Deductibles and co-insurance may be required by your insurance.
- Treatment for any health conditions, on-going care, lab or other tests necessary to manage or treat a **medical issue or health condition** are considered diagnostic care or treatment, not preventive care.

**TIP:** In order to get your free annual wellness visit, you have to make sure your provider codes it correctly. You can generally ask your doctor and insurer **BEFORE** obtaining services what each service will be coded as. This allows you to find out if a service will be billed as preventive care or not. It is the patient's responsibility to know their own health insurance coverage if they wish to decline any services up-front due to costs. The provider will always treat based on medical decision making, not financial.

TO LEARN MORE, VISIT <http://obamacarefacts.com/obamacare-preventive-care/>

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