

# Preventive Services

## WHAT ARE PREVENTIVE SERVICES?

Preventive services are routine exams, tests or procedures that help keep track of your health and wellbeing. These services help identify factors that increase your chances of developing diseases and test for specific conditions. Under federal law, you can receive certain preventive services at no cost.

## WHAT MAKES A SERVICE PREVENTIVE?

Only certain services you receive during an annual checkup are considered preventive. The service must meet all of the following requirements:

- ▶ WEA Trust follows the federal guidelines when defining what constitutes preventive care, as outlined by the Affordable Care Act (ACA) or the Centers for Medicare and Medicaid Services (CMS). Go to [WEAtrust.com/Preventive](https://www.wetrust.com/Preventive) for a list.
- ▶ Services are provided by a provider in your WEA Trust network.
- ▶ Accurate coding by the clinic or facility identifies the service as preventive.

## HOW TO AVOID OUT-OF-POCKET COSTS

Be aware that non-preventive services received during the same visit as a preventive service will be subject to out-of-pocket cost. Why? Because there's a difference between preventive services and "problem" services:

- ▶ Preventive services are provided with the intent of identifying risk factors and screening for specific conditions. The goal is to avoid future health problems.
- ▶ "Problem services," or non-preventive services, evaluate new or established concerns. For example, a service provided because of knee pain would be a "problem" service because there is a "problem" that needs to be evaluated and possibly treated. Going to an annual visit with a specific complaint or addressing an existing condition would trigger a "problem service" visit instead of preventive.

## EXAMPLE

Let's compare your doctor visit to an auto shop visit. You schedule a visit to the auto shop to get an oil change because it will help keep your car running smoothly and prevent future engine damage. When you arrive, you remember there's also a weird noise under the hood. The mechanic first changes your oil. Then he examines under the hood, identifies a loose fan belt, and replaces it.

- ▶ How many visits to the auto shop? One.
- ▶ How many services were provided? Two – an oil change and a fan belt replacement.
- ▶ What kinds of services were provided? Preventive – oil change. Problem – fan belt.

If this was a medical visit, WEA Trust would pay for the preventive service (oil change) at no cost to you. We would also pay for the problem service (fan belt). However, the problem service may result in shared costs where you pay out-of-pocket costs.