



# Understanding your preventive care benefits



Seeing your doctor once a year for a preventive care visit (also known as an annual routine checkup) can help catch small problems before they turn into big, costly ones.

Even if you're feeling fine, scheduling an appointment with your doctor for preventive care services is important. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious problems.

## What's covered in a preventive care visit

Most plans cover 100% of the costs for preventive health services when care is provided through network providers.

During your visit, your doctor will determine what tests or health screenings are right for you based on factors such as your age, gender, health status, and health and family history.

Examples of covered services include:

- Physical exams
- Immunizations
- Select screenings

## What's not covered

If you discuss medical concerns or current illnesses, the entire visit may be considered a medical treatment visit and would not be covered as preventive care. You will be required to pay the plan's physician office copayment or coinsurance.





## Preventive or not?

Here's a list of some common services that may or may not be covered during a preventive care visit. For a full list of covered services, including recommended screenings and tests by age and gender, visit [blueshieldca.com/preventive](https://blueshieldca.com/preventive).

Type of service	Services covered under preventive care	Services considered medical treatment requiring payment
 <p><b>Physical exam</b> This exam is prevention focused, not problem focused.</p>	<p>Routine physical exams where your doctor reviews the following:</p> <ul style="list-style-type: none"> <li>• Past medical, social, and family history</li> <li>• Medications</li> <li>• Age-/gender-appropriate screening tests</li> </ul>	<ul style="list-style-type: none"> <li>• New health problems discussed with your doctor during your visit</li> <li>• Diagnoses that need to be addressed such as high blood pressure, diabetes, skin rash, and headaches</li> </ul>
 <p><b>Immunizations</b> Your doctor will advise on recommended immunizations that can protect against a number of serious diseases.</p>	<ul style="list-style-type: none"> <li>• Flu vaccination</li> <li>• Hepatitis A &amp; B</li> <li>• MMR (measles, mumps, rubella)</li> </ul>	<p>Many travel vaccines are not covered including:</p> <ul style="list-style-type: none"> <li>• Typhoid</li> <li>• Malaria</li> <li>• Rabies</li> </ul>
 <p><b>Screenings</b> Your doctor will determine what tests or health screenings are needed based on your age, gender, and overall health status</p>	<ul style="list-style-type: none"> <li>• Breast cancer mammography screenings for women over age 40</li> <li>• Colorectal cancer screening for adults over age 50</li> <li>• Blood pressure screening for all adults</li> <li>• Cholesterol screening for adults of certain ages or at higher risk</li> </ul>	<ul style="list-style-type: none"> <li>• If abnormalities are found, and additional testing and follow-up procedures are needed during mammography or colorectal cancer screenings</li> <li>• Request for a vitamin D level check to test for bone and muscle development and function</li> <li>• Request for a vaccination filter test to measure the antibodies in your bloodstream to determine if you have an acceptable amount of a vaccination</li> </ul>

## Understanding non-preventive costs

After your annual preventive exam, you will receive an Explanation of Benefits (EOB) from Blue Shield of California. This document provides you with information about how your claim was paid, including your payment responsibility or reimbursement, if any. It's important to note that your provider has the right to code and bill services according to his or her viewpoint.

## We're here to help

After you have reviewed your EOB, if you have any questions about how your claims were processed, or were billed for something that you thought was covered under preventive services, call the Member Services number on the back of your member ID card.

