



This year you will most likely be asked to schedule a **preventive** Health Maintenance Exam (HME). During this exam your physician or assigned practitioner will perform a comprehensive exam based on your age, gender and risk factors and order the appropriate screening factors that may detect any abnormalities. Most insurers cover and encourage preventive exams.

The coding/billing for the HME has its own code that differs from an office visit. An office visit would be considered a follow up on an existing condition/disease or the new onset of a condition or symptom. If during your HME an abnormality is encountered OR a preexisting problem (condition) is addressed and it is significant enough to require additional work (prescriptions, lab/tests to be ordered or reviewed) then an office visit will be billed in addition to the HME billing. Often times an office visit is combined with an HME.

Insurance Coverage

Many insurance carriers recognize the importance of keeping their members healthy and do provide coverage/benefits for preventive service. However, it is a benefit negotiated by your employer or group sponsor and it is **YOUR RESPONSIBILITY** to know your benefits and coverage. The physicians will code accordingly for the services *performed*.

Many plans have “plan maximums” which means you have a set amount of wellness dollars to spend annually. Check your coverage and let us help you plan your well care as best as possible for your insurance plan.

Non –covered services are not services to be written off or adjusted by the physician. They are services not covered by your benefit plan, which still may be recommended and very important. We are happy to provide this care to you, but you would be responsible for this cost.

When you visit your physician or practitioner for your HME you will be asked to sign a paper that once again explains that an office visit charge may be necessary along with your HME charge.

If you have any questions, please address this with a member of your front office staff and we will be glad to help.

Thank you

Family Medicine of Stark County