**BILLING 101: Understanding Well Visits vs. Problem-Oriented Visits**

We are providing this document to help you understand the difference between what is covered within a well visit vs. a problem-oriented visit. Catawba Pediatrics recommends regular well visits, also known as preventive exams, physicals, or well child checkups, per the American Academy of Pediatrics guidelines. Due to recent changes in the health insurance industry, our billing department receives many calls from parents with questions regarding their bills and charges incurred during these visits.

**Know your benefits!** It is your responsibility to know your coverage details, below is some helpful information to help you understand your coverage. With higher deductible and health saving accounts, check your insurance plan for limited benefits

**Screening:** During well visits, we perform recommended screenings appropriate to age and seek to uncover any conditions that may lead to suboptimal health in the years to come. In our experience, some insurance plans cover these screenings and some do not. Because there are so many different insurance companies and plans, we do not know in advance, what will and will not be covered. It is your responsibility to understand what screening services are covered by your insurance plan. The following are screenings that may be performed: *Ages & Stages Questionnaire, MCHAT (Modified Checklist for Autism in Toddlers, Hearing & Vision Screening, PHQ-2 (Patient Health Questionnaire), Behavioral Assessment, and Fluoride Treatment*.

**Insurance Coverage for Well Visits vs. Problem Oriented Visits:** Well visits may uncover or revisit problem**-**oriented issues that require evaluation or management (ex. Ear infection, ADHD concerns, wart treatments). It is our preference whenever possible to address such problems-oriented issues at the same office visit. This is also an additional convenience so that families do not have to return to the clinic for another appointment. In compliance with insurance company billing policies, this them prompts charges for both categories. While preventive services may not require a cop-pay/deductible, problem oriented services do prompt a co-pay/co-insurance/deductible.

**Deductible:** Your deductible is a specified amount of money that you must pay before an insurance company will pay a claim.

Any visits other than well child visits are subject to your deductible and coinsurance.

**Coinsurance:** Is a type of insurance in which the insured pays a share of the payment made against a claim.

**Copay:** A fixed amount you pay for a covered health care service, and after you have met your deductible.

**Non-Covered Services**: Common services not covered by your insurance such as ear wax or wart removals.

**After Hours/Weekend Charges**: Please note that we do charge a fee for our services on weekends and holidays. These fees may be non-covered by your insurance company.

We file claims with all insurances we are in network with. We will be glad to file claims as a courtesy to any insurance even if we are not in their network. If you have any question of whether we are in network with your insurance plan, please contact your insurance company. If you need further explanation about incurring additional fees for services provided during your visit, please speak with a member of our business office.