

Preventive Care:

Understanding Your Benefits

Preventive care benefits are some of the most important benefits of your health plan.

Seeing your doctor on a regular basis and receiving the screenings recommended for your gender and age group are important parts of staying healthy. However, it's also important to understand what exactly constitutes preventive care, and what your coverage limitations are, so you don't end up with unexpected out-of-pocket costs. The following information can help you navigate your benefits and become a smart healthcare consumer.

What is the difference between preventive care and diagnostic care?

Preventive care

Preventive care is focused on screening for illnesses at regular intervals, even though you have no symptoms. Preventive care is important because many health issues can be better treated if detected early. An example of preventive care is a routine physical exam you receive when you are feeling well.

Diagnostic care

Diagnostic care is what your doctor provides when you have some risk factors or symptoms. One example of a diagnostic service is a mammogram you receive because you found a lump in your breast.

Keep in mind that although you may have made an appointment specifically for a preventive service, such as a routine colonoscopy or a routine gynecological exam, your healthcare provider may determine that you have a medical issue present. In these cases, the service becomes diagnostic in nature and would be applied to your plan's medical benefits, not preventive care benefits and therefore subject to deductibles, copays, or coinsurance.

It's important to talk to your provider during your visit if you have concerns about which procedures would be considered preventive and which would be diagnostic.

How does my PacificSource plan cover preventive services?

In compliance with the Affordable Care Act (federal healthcare reform), PacificSource covers routine preventive services at 100

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percent. This means you'll have no copay, coinsurance, or deductibles applied to preventive care services when:

- You see an in-network provider,
- You meet the age, gender, and frequency recommendations for the preventive service, and
- Your provider bills your claim as a preventive service.

Please note, however, that we are required by law to process your claim according to the medical codes your provider billed. Your Explanation of Benefits (EOB) may help you understand how your provider billed your visit, and therefore, why your claim may have been paid differently than you expected.

What could cause my preventive services not to be covered at 100 percent?

- You saw an out-of-network provider.
- You did not meet the recommend age or gender requirements.
- You received preventive services outside the recommended frequency.
- Your provider considered some or all of the service to be diagnostic instead of preventive care.

- Your employer is a large group (more than 100 employees) whose health plan is "grandfathered" under federal healthcare reform and who opted to customize their preventive care benefits.

Where can I find the recommended age and gender requirements for preventive care services?

Please see the Preventive Care Limits summary posted on our website at Pacificsource.com/healthcare-reform/preventive-care for more details, or contact our Customer Service Department for assistance.

PacificSource preventive care coverage is based on specific recommendations outlined by the Affordable Care Act. To learn more about federal healthcare reform as it applies to preventive care, please visit Pacificsource.com/healthcare-reform/preventive-care.

Need Help?

We are always happy to assist you if you have any questions about preventive care or other benefits. Feel free to call us at (541) 684-5582 or toll-free at (888) 977-9299, or email cs@pacificsource.com.

Examples of Preventive Care Services

- Well baby exams
- Routine physicals
- Colorectal cancer screening
- Prostate cancer screening
- Immunizations
- Mammograms

If you have questions, you are welcome to contact our Customer Service Department at 888.977.9299 or email cs@pacificsource.com.



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