

# Understanding preventive care

**At Kaiser Permanente, we believe in the power of prevention.**

Preventive care services can catch problems early, when they're easier—and safer—to treat. That's why preventive services are covered at no additional cost or copay.<sup>1</sup> By working with your doctor to get the preventive care that's right for you, you can stay on track for good health.



## What is preventive care?

You get preventive care services when you're healthy, so you can stay that way. These services help keep track of your health when you haven't shown any symptoms. They include routine checkups and preventive tests like mammograms and cholesterol screenings.

So which services should you get and when? That depends on your age, gender, overall health, and other factors. Your doctor can help you decide exactly when and how often to get specific preventive care services.

## Costs for nonpreventive care services

During any visit, you may get different kinds of services. If you go in for preventive care, you might also get nonpreventive services. Most preventive care is covered at no additional cost or copay. You may need to make a copay, coinsurance, or deductible payment for any nonpreventive services you receive.

## Ask your doctor what's right for you

Talk to your doctor about which preventive care services you may need. Remember, services like routine physicals are covered at no additional cost or copay:

- All members are covered for routine physicals with their personal doctor. (These visits must be scheduled appointments.)
- Women are also covered for well-woman exams with a primary care physician or an ob-gyn.
- Children are covered for well-child preventive exams.

You may need to pay for lab tests or X-rays ordered during these preventive exams.

<sup>1</sup>Depending on your plan, preventive care services are covered at no additional cost or copay. For more information, see your *Evidence of Coverage* or *Summary Plan Description*.

## When is a service nonpreventive?

If you have symptoms of a condition, your doctor may order a service to help find out what it is or help treat it. Since you've shown symptoms, this service doesn't qualify as preventive. It's actually diagnostic, since it's used to diagnose your condition.

You may also get services to help treat a condition that's already been diagnosed. Since you're being treated for an existing condition, these services are also nonpreventive.

## Examples of preventive care services

### For adults

- Cholesterol screenings
- Colon cancer screenings
- Diabetes screenings
- Family planning services, including (but not limited to):
  - Contraceptive and family planning counseling
  - Contraceptive devices and contraceptive drugs
- Immunizations
- Routine physical exams
- Additional services for women:
  - Breastfeeding support, supplies, and counseling
  - Prenatal care
  - Routine mammograms
  - Routine Pap tests

### For children

- Hearing screening for newborns
- Immunizations
- Periodic well-child visits
- Sexually transmitted infection (STI) screenings and prevention counseling for adolescents
- Vision screenings

## Schedule a checkup online

At [kp.org](https://www.kp.org), you can schedule a routine physical with your Kaiser Permanente doctor, or email your doctor's office with routine health questions anytime. If you aren't registered on our website, visit [kp.org/register](https://www.kp.org/register) today.

## Questions?

Call Member Services at **800-777-7902 (TTY 711)**, Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays). This number is also found on your Kaiser Permanente ID card.

## Preventive or nonpreventive?

Take a look at these examples. Then check whether the service is preventive or not.

### Example 1

You visit your doctor for a routine physical exam. You have no symptoms and feel generally healthy.

**Preventive:** You're getting a physical exam as recommended for your age and gender. It wasn't scheduled because of any symptoms or an ongoing health condition.

### Example 2

You scheduled your annual health assessment, and during the appointment you receive an order for a cholesterol screening lab test. At the same time, an order is placed for a liver function test to monitor your liver health due to prescription drugs that you are taking.

**Preventive and nonpreventive:** While the cholesterol screening lab test is a preventive service, the liver function test is related to an existing condition and is not a preventive service even though it was ordered during the annual physical. You may have cost sharing for the liver function test.

## Questions and answers

Here are some answers to common questions about preventive care.

### Q: Where can I get a complete list of preventive care services?

**A:** See your *Evidence of Coverage, Summary Plan Description*, or other plan documents for a full list of preventive care services covered by your plan.

### Q: Are prescription drugs considered preventive?

**A:** While most prescription drugs are not considered preventive care, there are certain prescription drugs prescribed to individuals at high risk for developing certain conditions that are covered as a preventive care service. These drugs are typically identified by the U.S. Preventive Services Task Force with an A or B grade recommendation.

