

EXPLANATION OF ANNUAL ROUTINE PHYSICAL COVERAGE

Why aren't annual routine physicals covered on HMO/EOA plans?

Annual Routine Physical exams are not covered, but Periodic Health Evaluations are. Here's the distinction:

An Annual Routine Physical exam is a benefit requested by a member without any medical indication and not only for preventive purposes, and likely to be offered under PPO plans. In contrast, an annual preventive check-up for general health with a PCP is a Periodic Health Evaluation and falls under the HMO Preventive Care benefit.

Health Net Descriptions

Periodic Health Evaluations: Coverage for periodic health evaluations and diagnostic preventive procedures is based on recommendations published by the United States Preventive Services Task Force (USPSTF) and Centers for Disease Control and Prevention (CDC). Generally speaking, periodic health evaluations include routine preventive care, health education, counseling and clinical services, such as physical examinations, well-baby care and child care, immunizations, blood pressure checks, vision screening, hearing screening, and clinical laboratory and radiology.

Periodic health evaluations also include annual female breast and pelvic exams, and pap smears; annual cervical cancer screening tests are covered, upon referral of the member's physician. Coverage includes the conventional pap test as well as any other cervical cancer test approved by the Food and Drug Administration (FDA) and determined medically necessary by the member's physician. Periodic health evaluations are paid for through capitation and the member's copayment.

Routine Physical Exams: Routine physical examination coverage allows the member to request services not otherwise medically indicated. A routine physical examination is not physician-directed and is done for the purpose of checking a member's general health in the absence of symptoms.

Routine physical examinations differ from periodic health evaluations, which are covered by all plans.

If a covered benefit on a PPO plan, one annual routine physical exam requested by the member **without medical condition indications** is covered along with any related X-ray and laboratory procedures ordered or approved by the physician. X-ray and laboratory procedures may be subject to a calendar-year deductible if they are not billed and coded in relation to a routine physical examination. The examination is subject to scheduled copayments or coinsurance, and is often covered only if services are provided by a PPO provider.