

Understanding Your Visit Type and Office Copays

Wellness exams, chronic care, sick visits...If you are confused about the differences among these terms, you are NOT alone!

At Rocky Run Family Medicine, our goal is to help you understand the different types of office visits so that you will know what to expect in terms of any out of pocket costs. Please understand that these are just guidelines in an effort to help you understand charges. Your insurance plan may process different services uniquely, and it is very important for you to know your benefits before you schedule an appointment. Take the time to familiarize yourself with what your insurance plan offers. Check your insurance company's website for more details.

Wellness Exams

This is an exam to evaluate previously undiagnosed disease and/or provide guidance for healthy living. Getting appropriate preventive services at the right time can help you stay healthy by preventing disease or by detecting a health problem at an early stage when it may be easier to treat.

Many insurances cover one wellness/preventive care visit each year. However, if new issues are discussed, chronic problems are reviewed and managed, or medications are refilled or modified, there will be an office visit charge in addition to your comprehensive preventive exam charge. Copays, deductibles, and coinsurances will be applied per your insurance plan.

As we have found that a majority of adult wellness visits also result in simultaneous office visits (as noted above), all adult wellness visits are initially assumed to include an office visit, and an office visit copay will be applied for the visit.¹ Should the visit result in only a wellness/preventive care visit, and should your insurance have no associated copay, any copays made will be credited to your account.

Follow Up/Chronic Care/General Office Visits

These include any visit to review chronic problems, adjust medications, review labs, refill prescriptions, or address other medical concerns. The frequency of required visits will depend on the patient and specific concerns or issues. Copays, deductibles, and coinsurances will be applied per your insurance plan guidelines.

If you have questions regarding our services and associated charges, please contact our billing department.

¹ For your convenience, and when schedules permit, we try to address any added problems as part of your wellness exam. In this situation, as per the guidelines developed by the AMA, we will bill for the added office visit. The wellness portion of your visit may or may not be processed at 100% coverage by your insurance but the management of other issues will require us to collect your copay and possibly bill you as these additional charges may apply to your yearly deductible.

By combining these services into one time slot, we feel that we may have saved you another trip to the office to address any chronic issues. If that is not convenient for you, we can also schedule a separate appointment to address any additional health concerns. Our goal is to deliver the very best care to you and your family – comprehensive, convenient, and fairly priced.