

# understanding preventive care services



At Kaiser Permanente, we don't just care for you when you're sick—we help you stay healthy too. One important part of maintaining good health is detecting problems before they become serious. That's why your deductible plan offers most preventive care services—like routine physical exams, mammograms, and cholesterol screenings—at little or no cost to you, even before you meet your deductible. Taking advantage of them can help you stay on track for good health.

Here are some of the most common preventive care services:<sup>1</sup>

## Covered preventive care services for adults

- ▶ Cholesterol screenings
- ▶ Colorectal cancer screenings, including flexible sigmoidoscopy, for adults older than 50
- ▶ Type 2 diabetes screenings
- ▶ Family planning visits<sup>2</sup>
- ▶ Health education programs that can help you take an active role in protecting and improving your health, including programs for stress management, chronic conditions like diabetes and asthma, and smoking cessation
- ▶ Hearing tests to determine the need for hearing correction
- ▶ Immunizations (excluding travel vaccinations)
- ▶ Prostate cancer screenings, including prostate-specific antigen (PSA) tests
- ▶ Refraction exams to determine the need for vision correction and to provide a prescription for eyeglass lenses<sup>2</sup>
- ▶ Sexually transmitted infection (STI) screenings (including HIV, chlamydia, gonorrhea, herpes, and syphilis screenings)
- ▶ Tobacco use screenings for all adults, and help quitting smoking

## Additional covered preventive care services for women

- ▶ Breast cancer mammography screenings every one to two years for women older than 40
- ▶ Cervical cancer screenings
- ▶ First postpartum visit<sup>2</sup> and scheduled prenatal visits
- ▶ Osteoporosis screenings for women older than 65, depending on risk factors

## Covered preventive care services for children

- ▶ Autism screenings at 18 and 24 months
- ▶ Developmental screenings for children younger than 3, and monitoring throughout childhood
- ▶ Hearing screenings for all newborns
- ▶ Immunizations from birth to 18 (excluding travel vaccinations)
- ▶ Obesity screenings and counseling
- ▶ Oral health risk assessments for young children
- ▶ Retinal photography screening
- ▶ Sexually transmitted infection (STI) screenings and prevention counseling for adolescents
- ▶ Travel vaccinations
- ▶ Tuberculosis testing
- ▶ Vision screenings for all children

<sup>1</sup>Coverage for preventive care services may vary depending on your plan details. For a complete list of preventive care services that are covered under your plan, please refer to your *Evidence of Coverage* or *Summary Plan Description*.

<sup>2</sup>This service is subject to the deductible under the Kaiser Permanente HSA-Qualified Deductible HMO Plan.

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## Come in for a routine physical exam<sup>3</sup>

Visiting your doctor regularly for a physical exam can be an important way to detect health problems early, which can help you stay healthy. With most deductible plans, there is little or no cost for routine physical exams, according to the following guidelines:

- ▶ All members are entitled to routine physical examinations with their personal physician. (Visits don't include costs for lab tests and X-rays.)
- ▶ Children younger than 2 are entitled to additional visits as advised by their physician.
- ▶ Women may come in for an additional well-woman office visit per 12-month period with an obstetrician/gynecologist.
- ▶ Routine physical exams must be scheduled appointments. Urgent care, same-day, and walk-in visits may be subject to the deductible.<sup>4</sup>

## Costs for non-preventive care services

Keep in mind that in some cases you may receive preventive and non-preventive care services during the same visit. While you may have little or no cost for most preventive care services, you'd probably need to pay for any non-preventive services you receive during your visit.

For example, your doctor might find a mole during a routine physical exam and decide to remove it for testing. Because the biopsy is considered diagnostic rather than preventive, you might have to pay a copay, coinsurance, or deductible payment for this procedure.

If you'd like more information about which services are considered preventive, call the member services or customer service number on the back of your Kaiser Permanente ID card.

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<sup>3</sup>Routine physical exams can be for a school, sports, or camp physical, as requested by the patient when scheduling the appointment. However, physical exams required by the courts, by the Department of Motor Vehicles (DMV), or for employment are not considered routine physical exams.

<sup>4</sup>Please refer to your *Evidence of Coverage* or *Summary Plan Description* to see if these services are subject to the deductible under your plan.