



Copay or No Copay:

“HIDDEN COPAYS”

Preventative tests or imaging studies are usually covered by insurance, but you may still be required to pay a copayment or co-insurance for the doctor’s visit. With that being said, the preventative care is free, but the doctor’s visit is not.

- Your Preventive Care Visit (Physical) which includes a routine physical exam and immunizations does not require a copayment.
- If you discuss symptoms of acute or chronic diseases at your Preventative Care Visit (Physical) it is considered “diagnostic” and you will most likely be required to pay a copayment.

Example: *You are at your scheduled doctor’s appointment for your Preventative Care Visit (Physical), but during the course of the visit you receive treatment for an unrelated problem. This may be treatment for the flu or changes in your diabetes medications. With that being said, due to the additional “diagnostic” treatment received, you would be required to pay the copayment at the time of the office visit.*

Family Medicine Associate’s Mission:

- The patient’s overall health is a core value at Family Medicine Associates. We strive to address all of your concerns and properly investigate issues that arise during your visit.

One response by the United States Government can be found in the [Patient Protection and Affordable Care Act](#), passed on March 23, 2010. A growing number of health plans, insurance providers will no longer be able to charge a copay, deductible or coinsurance for **preventive services**.