

What is Included in My Physical?

Difference Between a Physical,
Wellness Visit, and Office Visit



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Difference Between a Physical, Wellness Visit, and Office Visit

The insurance industry and Medicare recently changed how they define a Physical and now call it a Wellness Visit. These changes are different than what many patients think should be included in their visit. This pamphlet can help clarify what may or may not be covered during your visit. Please consult with your health insurance to fully understand your unique plan.

At Hutchinson Health, we are committed to giving you the time and attention you need to address all your health concerns.

Office Visit

This is a standard appointment to look at your concern(s), illness, or injury. If you are not feeling well or have a specific concern, your provider will perform a focused evaluation to diagnose and create a treatment plan for you.

If you are actively taking medication or following treatment for an ongoing condition like diabetes, high blood pressure, ADHD, etc., then your regular visits for these conditions would be scheduled and billed as an office visit. While often confused with a "physical," the purpose of the office visit is very different than a Wellness Visit.

Most insurances will apply your co-pay or deductible to these visits.

Physical and Wellness Visit

What is traditionally called a physical, insurance now defines as a Wellness Visit. When you come for a wellness visit, you can anticipate a general review on your overall health. Depending on your age, gender, and background, your provider may recommend screenings for illness or concerns that may otherwise go unnoticed.

Just like the name implies, this visit is for when you are generally in good health. Things your provider may cover are:

- Comprehensive history and wellness consultation with physician
- Vaccinations
- PAP tests and pelvic exams (Women)
- Breast cancer screening (Women)
- Prostate cancer screening (Men)
- Colon cancer screening
- Obesity screening and counseling
- Osteoporosis screening

Please be aware, that depending on what you and your provider discover about your health, there may be a charge for additional evaluation of chronic illness and/or specific concerns which go beyond your wellness exam. They may need to schedule you for an additional visit.

Often, your insurance may cover a large portion or all of your wellness visit.

Hutchinson Health follows the standards established by Medicare and the insurance industry for billing.

We charge your insurance for what occurs in the exam room with your doctor.

When You Need an Office Visit

- Specific concern
- Not feeling well
- Follow up for an on-going issue
- Refill medications

Examples

- An injury
- Frequent upset stomach
- Feeling tired a lot
- Frequent anxiety
- ADHD and anxiety follow up
- DOT
- Pre-Op
- On-going medical concerns
- Medication refills
- Return to work

When You Need a Wellness Visit

- Check-up when feeling well
- Immunizations

Examples

- Child's regular check-up
- School sports physical
- Annual check-up without any new concerns

In some situations, two services may be charged for the same visit. As you visit with your doctor, they may begin to look deeper into a condition and charge your insurance for both a wellness visit and an office visit. If labs or additional scans/tests are needed, these may be covered differently based on insurance. Check with your insurance regarding what will be covered and your financial commitment.