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# The Torch

The official newsletter for Indiana state employees

## Preventive care is 100 percent covered under state insurance

You may have heard that preventive services are covered at 100 percent for each of our health plans. What does this mean?

Does this mean that if you go to the doctor for your annual physical and discuss headaches you only recently started experiencing, that bill would be covered 100 percent? How about if you go for a mammogram and a lump is discovered? If you see a medical provider who is not in your network, is that covered?

Let's start by defining preventive care and/or preventive services. This is care or a service provided by a physician

to promote health and prevent future health problems for someone who does not exhibit any symptoms.



All three health care plans offer 100 percent coverage on preventive services. Those services include items like annual physicals, well baby visits, mammograms, prostate exams, colonoscopies, routine vaccines and annual pap smears.

The coverage is 100 percent as long as the health care provider is in your network. If the provider is out-of-network, you may be expected to pay 40 percent of the cost if you are enrolled in

a CDHP. If you are in a Traditional PPO, that cost bumps up to 50 percent.

You are expected to share the cost of the office visit if it is billed separately or if the main purpose of the office visit is not for preventive services.

For example, while having your annual physical, you tell your doctor you have been having headaches. Now the visit becomes not just preventive, but diagnostic as well. The physical is covered 100 percent, as it is preventive, but the diagnosis for the headaches is not a preventive service.

To avoid being charged the entire cost (for the physical and any diagnosis), make sure you have your insurance card with you and that you point out preventive services are covered 100 percent.

Preventive services are limited to one of each service per year per covered member. Preventive services for all plans do not count toward the deductible.

If you have questions about what is preventive and what is covered, remember the slogan "*know before you go.*" Check with Anthem, either by calling the customer service number on the back of your insurance card, or [log onto their website](#) for determining coverage.