# Understanding your costs during preventive care visits

Under most Kaiser Permanente health plans, you can get preventive care services at no cost or at a copay. Understanding the difference between preventive and nonpreventive care can help you know what's covered by your plan and when you might get a bill.*

## What is preventive care?

You get preventive care services when you're healthy, so you can stay that way. These services help keep track of your health when you haven't shown any symptoms, including routine checkups and preventive tests.

## Common preventive care services

Different people have different preventive care needs. Talk to your doctor about which preventive care services are right for you.

Visit **kp.org/ prevention** for a list of current preventive care services.

*See your *Evidence of Coverage, Summary Plan Description*, or other plan documents for information on your benefit coverage.

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## Common preventive care services

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### For all adults

- Cholesterol screenings
- Colon cancer screenings
- Diabetes screenings
- Routine physical exams
- Immunizations
- Family planning services, including (but not limited to):
  - Contraceptive and family planning counseling
  - Contraceptive devices and drugs

### Reproductive health and postnatal support

- Breastfeeding/chestfeeding support, supplies, and counseling
- Prenatal care
- Routine mammograms
- Routine Pap tests

### For children

- Hearing screening for newborns
- Immunizations
- Periodic well-child visits
- Sexually transmitted infection (STI) screenings and prevention counseling for adolescents
- Vision screenings

## When is a service nonpreventive?

If you have symptoms of a condition, your doctor may order a service to help find out what it is or help treat it. Since you've shown symptoms, this service doesn't qualify as preventive. You may also get services to help treat a condition that's already been diagnosed. Since you're being treated for an existing condition, these services are also nonpreventive.

## Preventive or nonpreventive?

Look at these examples, then check whether the service is preventive or not.

### EXAMPLE 1

You visit your doctor for a routine physical exam. You have no symptoms and feel generally healthy.

**Preventive:** You're getting a physical exam as recommended for your age and gender. It wasn't scheduled because of any symptoms or an ongoing health condition.

### EXAMPLE 2

You scheduled your annual health assessment, and during the appointment, you receive an order for a cholesterol screening lab test. At the same time, an order is placed for a liver function test to monitor your liver health due to prescription drugs that you are taking.

**Preventive and nonpreventive:** While the cholesterol screening lab test is a preventive service, the liver function test is related to an existing condition and is not a preventive service even though it was ordered during the annual physical. You may have costs for the liver function test.

### EXAMPLE 3

You are experiencing sudden weight loss and a change in bowel habits, so you make an appointment to see your doctor. During that appointment, your doctor schedules you for a colonoscopy procedure to check for signs of colon cancer.

**Nonpreventive:** A colonoscopy screening is a preventive service between ages 45–75 when no symptoms are present. This colonoscopy would not be considered preventive since it was scheduled because of symptoms you experienced.

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