



ONE ANNUAL WELLNESS VISIT, TWO SEPARATE CHARGES?

When you visit your Gundersen Health System provider, you will be billed based on **standard healthcare billing practices and insurance rules for the type of care you receive.**

$$1 + 1 = 2$$

1

Wellness (Preventive)

Visit: Your provider asks you how you feel, asks if you have any concerns and conducts an appropriate exam. Annual Wellness Visits are covered by many health insurance plans. **This might mean no out-of-pocket expense for you.**

1

Standard office visit:

When you're sick, hurt or following up on a chronic ongoing health problem. Health insurance treats each of these visits as single office visits. What your insurance covers will vary widely. **Most insurance plans pass some of the cost on to you.**

2

Both: You discuss new or chronic **health problems**, current illness, or new injury during your Wellness Visit. Federal law requires us to bill these as separate visits.

The result is two visit charges. Gundersen bills your insurance. You could be asked to pay out of pocket depending on your insurance coverage.

Good news:

Gundersen discounts standard office visits 50 percent if provider addresses both wellness and problems at one visit.

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What are your choices?

At the start of your annual Wellness Visit be clear with your provider

- Only have your Wellness Visit and discuss problems or concerns at a future visit, which will need to be scheduled.
- For your convenience, address your Wellness Visit and discuss health problems or concerns in one visit, knowing that Gundersen will discount part of your visit.

How do you know what is covered by your insurance?

Only your health insurance carrier has the answer. Call your insurance representative before your appointment and ask:

- Is an annual preventive exam (annual physical) a benefit under your policy?
- If so, how much will you have to pay, if any, for co-pay, co-insurance and/or deductible?
- What will you have to pay for an office visit?
- Will screenings or vaccines be covered?

What is generally covered at your wellness visit if you are not eligible for Medicare?

- Age and gender appropriate history
- Hearing impairment/age appropriate screening
- Age and gender appropriate examination
- Recommendation for/administration of immunizations
- Age appropriate counseling and anticipatory guidance
- Age appropriate risk factor reduction interventions
- Order of screening lab/diagnostic procedures

What specific MEDICARE services are provided at your wellness visit?

- Health Risk Assessment
- List of current medical providers and suppliers
- Review of medical and social history
- Potential risk factors for depression
- Hearing impairment screening
- Activities of daily living assessment
- Fall risk assessment
- Risk Intervention
- Physical exam
- Counseling for other Medicare-covered services
- Education/counseling for other preventive services
- Recommendations for administration of vaccines

If you have questions about your Gundersen Health System bill or would like an estimate of your financial responsibility, please contact Gundersen Customer Financial Services at (608) 775-8660 or (800) 362-9567, ext. 58660, from 7:30 a.m. to 5:30 p.m., Monday through Friday.

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