



UNDERSTANDING THE TYPES OF VISITS AND INSURANCE POLICIES

Wellness Exam, Physical, Chronic Care, New Symptom Visit... If you're confused about the differences among these terms, you're not alone. The services performed at each of these visits are distinct. And deductibles, copays and coinsurance vary depending on the type of insurance you have.

At Reston Pediatric Associates LTD, our goal is to help you understand the different types of office visits we offer so you know what to expect. Below are descriptions of each one with the details of the services provided and what insurance may or may not cover. These are general guidelines only. Your insurance company's coverage might be different, and it's important to know your benefits prior to scheduling an appointment. We encourage you to familiarize yourself with what your insurance plan offers. Visit your insurance company's website for details.

Wellness Exam/Physical/Well Child Exam

An exam on a healthy child with no symptoms to look for hidden disease and give advice on healthy behavior. Getting the right preventive services at the right time can help your child stay healthy by preventing disease or by detecting a health problem at an early stage when it may be easier to treat.

Does Not Include: Medication refills, evaluation of new symptoms, or management of chronic problems.

Insurance Coverage: Covered by most insurance companies. However, if new medical issues are discussed or chronic problems are managed, there may be an office visit charge. Check your policy for frequency limitations. Copay, deductible and coinsurance may be applied.

Follow Up/Chronic Care Visit

A visit to review chronic problems, adjust medications, check laboratory monitoring, or refill prescriptions. For some simple chronic problems (e.g. allergies), this may be once a year. For more significant problems, it may be at least twice a year.

Does Not Include: Review of preventive services.

Insurance Coverage: Covered by almost all insurance companies. Copay, deductible and coinsurance may be applied.



New Problem/Symptom Visit

An appointment to investigate a new symptom such as chest pain, weight loss, or depression. Oftentimes, the problem is quite complex, with multiple symptoms that require diagnostic tests and follow-up visits.

Does Not Include: Medication refills for other problems or review of preventive services.

Insurance Coverage: Covered by almost all insurance companies. Copay, deductibles and coinsurance may be applied.

Administrative Physicals

Camp physicals, school physicals, work physicals, insurance physicals—this type of visit requires the doctor to complete a form. Services include whatever is necessary to complete the form.

Does Not Include: Medication refills or evaluation of new problems.

Insurance Coverage: Sometimes covered by insurance, but often not. In cases where a form is needed a short time after an appointment (i.e. child had an annual Well Child Exam to update immunizations and three months later needs a form filled out for camp, the doctor may be able to complete the form without another visit. However, there is a fee to fill out the form and that fee is usually not covered by insurance.)

Coding for Your Insurance

The difference between medical services is sometimes hard to understand. As a physician practice, Reston Pediatric Associates does not control these differences. Our reimbursement is based on the coding system that insurance companies use to describe medical work. You may have had one visit with two services given. If the child has a well visit and treated for ear infection with the well visit, the decision-making for treatment is not just writing a prescription. The annual checkup and the evaluation and management for the ear infection are billed as two separate services.

To help you to understand this, think of work done on your car: If you have insurance coverage for your vehicle due to an accident and you bring it in, that's covered. However, if you also asked for an oil change and service while you had it in the shop, you would have to pay the additional fees for the added services received.



Can I Combine Services?

For your convenience, the provider may combine two types of services at one visit — for example, a Well Check and a Chronic Care Visit to refill prescription medication. Many factors determine if we are able to do this at a particular visit: how well a medical condition is under control, whether a new more urgent problem is present, and the general health of the patient are all considerations. However, because these are two different services, there would be two separate charges. We may be required to collect a copay depending on your insurance benefit. We will send you a statement showing you what your insurance has left as patient responsibility which means your insurance has determined you owe these monies to Reston Pediatrics.

How Do You Decide What To Focus On During An Exam?

Providers are taught to examine hundreds of physical signs—from knee reflexes to heart sounds. When conducting an exam, the doctor relies on your child's personal medical history in combination with any current symptoms or problems. Sometimes, specific symptoms such as a heart murmur or rash will be the actual diagnosis. Your child's medical history is always the first important consideration.

How Do You Decide What Tests and Services You Should Have?

Providers are specially trained to evaluate the usefulness of tests and preventive services and help you decide which ones are right for your child. We offer advice on immunizations, X-rays, blood tests, and a host of other special procedures. Generally, testing is based on your child's age, health history, and risk factors. We rely on information from the United States Preventive Services Task Force to guide our recommendations.

What Is Copay?

Copay is a fixed amount you pay for health care service when you get the service. The amount can vary by the type of covered health care service. If your insurance plan requires copays, Reston Pediatric Associates is to take the copays at the time of service.

What Is a Deductible?

This is the amount you owe for health care services before your health insurance or plan begins to pay. For example if your deductible is \$1,000.00 your plan won't pay anything until you meet your \$1,000.00 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

What Is Coinsurance?

Coinsurance is your share of the costs of a health care service. It's usually figured as a percentage of the amount we allow to be charged for services. You start paying coinsurance after you've paid your plan's deductible. For example if you have met your \$1,000.00 deductible and your plan covers 70 percent of the cost, your share will be the remaining 30 percent.