

Health care doesn't always cost you money

You'll pay for most kinds of care—but preventive care is free

Your health insurance plan can help you and your family stay healthy by paying the full cost of some care. Learn about the different types of care so you get the most value from your plan:

Preventive care



Diagnostic care



Preventive care that becomes diagnostic



What is it?

Preventive care includes tests, screenings, shots (vaccines) or other care to keep you healthy **before** you have symptoms of a health problem.

You'll get some preventive care at a yearly wellness checkup with your doctor. Your doctor may recommend that you also get preventive care from other providers based on your age or gender, such as a colonoscopy if you're 50 or older.

Diagnostic care includes treatments or tests to diagnose a health problem. Your doctor may order tests if:

- You have **symptoms**, such as trouble breathing, or
- You have **risk factors** for a health problem, such as a family history or physical factors like being overweight

A preventive care visit may become diagnostic if:

- Your doctor finds a health problem that needs a test or treatment
- You ask your doctor about a health problem or symptom you've noticed, and he does a test or treatment

Will I have to pay?

No—your health insurance plan will pay the full cost for preventive care from in-network providers

Yes—you'll pay out-of-pocket costs, such as a copayment, deductible or co-insurance

Yes—in most cases, you won't pay for the preventive care, but you'll pay out-of-pocket costs for tests or treatments related to your health problem

Example visit:

"I went for my yearly wellness checkup. My doctor checked my blood pressure and found that it's within the normal range."

"I went to my doctor because I wake up with headaches every morning. My doctor found that my blood pressure was too high, so she ordered an extra heart test."

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How can I get preventive care—and make sure it's free?

You and your covered family members can each get a yearly wellness checkup. To make sure it's free:



Schedule your checkup with a doctor who's in your plan network.



When your doctor orders a test or service, ask if it's preventive or diagnostic care. That will help you know if it's free or not so you can plan for it in your budget.



When you call to schedule your checkup, tell the receptionist it's for preventive care so they know not to charge you.



Be aware that if you have a minor health problem and ask your doctor about it at your checkup, the visit may become diagnostic and you'll be charged for at least part of the visit.

Learn more

- Oklahoma Employee Benefits Department:
www.ebd.ok.gov/Benefits/Pages/default.aspx
- Oklahoma State Benefits Coordinators:
www.ebd.ok.gov/Benefits/State-Benefits-Coordinators/Pages/OK-State-Agency-BCs.aspx



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