HOPE CLINIC

PRIMARY CARE & HOPE CLINIC

1453 Hope Way, Murfreesboro, TN 37129 Phone 615-893-9390. Fax 615-893-4162

WELLNESS EXAM

If your appointment today is for a physical ("check-up", "routine care", "wellness exam"), your insurance may or may not cover your visit. We have verified your benefits prior to your appointment, but your insurance benefits can vary from the information given to us.

If you consent to being seen today, you are responsible for any charges your insurance does not cover. We encourage you to contact your insurance company prior to your visit so that you will know your benefits. It is fraudulent for us to file a claim for something other than what you are here for.

As part of your physical, there may be labs drawn or services provided, that your insurance will not consider under your routine benefit, but your provider feels is necessary to your health. You have the option to decline any services or lab work at your own discretion and risk.

Insurance companies process claims for well care exams in different ways.

- Your insurance may not cover the well care visit at all.
- Your insurance may cover at one hundred percent.
- Your insurance may cover only certain labs or procedures.
- You may have a benefit maximum that covers only a portion of the visit.
- Treatment for existing medical conditions or medication refills could result in your insurance company applying your copay or deductible to the visit.

We suggest that you call your insurance or consult your member handbook prior to the visit so that you will be prepared to pay for your portion at the time of service. You should also check with your insurance to make sure you are due a wellness exam. Most insurance companies will only pay for a wellness exam once every 12 months. Please confirm it has been 12 months since your last wellness exam if this is your insurance company's policy. Also, females may ONLY have coverage for a "well woman" exam, which excludes any bloodwork, urinalysis, EKG, and any other preventive screening tests. Those tests would fall under routine benefits if your plan has those available.

Please keep in mind; physicals are suited to each individual patient's needs. Your physical may require more lab work or less depending on health history, family history, and current medical status.

Females receiving Pap Smears: The Pap Smear is a test to detect cancer of the cervix. Human Papilloma Virus (HPV) is one of the main causes of cancer of the cervix. The current recommendation is to test for HPV for women over the age of 30 along with their yearly pap smear. After the initial HPV test, subsequent HPV testing should be performed every three years, unless you have had a history of abnormal pap smears or at the recommendation of the physician/nurse practitioner. All abnormal pap smears are automatically tested for HPV, regardless of patient age or date of last HPV test. This test may not be covered by your insurance. We encourage you to contact your insurance company and inquire about coverage for the HPV test prior to your visit. If there is a balance, you will receive a notice from American Esoteric Laboratories, our laboratory service provider, for this charge.