

THREE VILLAGE WOMENS HEALTH

A well woman/annual examination is a visit to your OB/GYN doctor once a year for a preventative health check which includes a breast and pelvic exam and/or pap smear. Insurance companies have different policies and rules for preventative care coverage. Most insurance companies will only allow one annual exam per calendar year with no patient financial responsibility. However, there are some carriers that still have copayments, coinsurance or deductibles for well woman exams. If you have questions regarding your benefits or your financial responsibilities, you may contact your carrier.

The well/annual visit does not include an extensive discussion of new problems or detailed review of a condition or existing problem. Annual exams are also called yearly exam, well woman exam, preventative visit, routine check-up or annual pap.

This visit does not include the following:

- Prolonged assessment of new problems that you may want to address with your provider
- New issues found at the time of your well exam
- Ongoing health problems that may require more attention

At the time of your annual well woman exam, your provider may need to spend additional time to address a problem or concern. Therefore, an office visit may be billed in addition to your well exam. This visit may have an **additional** copayment or patient responsibility. If the copayment or patient responsibility for the additional visit is not collected at the time of service, you will be billed once your insurance carrier has processed the claim.

At times your provider may also suggest that you return for a separate encounter to address this separate problem.