

# PREVENTIVE CARE

FOR MEDICA ADVANTAGE SOLUTION® (HMO), (HMO-POS) & (PPO) MEMBERS



## KEEPING YOU HEALTHY

Preventive care can help keep you from having health problems or catch a possible problem early. It is important to receive an annual checkup or physical exam each year. When you visit a network provider, your plan covers preventive services at 100 percent. On the other hand, for most non-preventive services, you'll pay a share of the costs.

#### **Preventive vs. Non-Preventive**

What's the difference between preventive care and non-preventive care (office visits)? The table below shows the difference between these two types of services.

	Preventive Services	Non-Preventive Services
What is it?	Preventive care services generally:  » Can help keep you healthy  » Screen for certain types of cancer  » Immunize you against disease  » Are covered once per year, or as recommended by your doctor	Non-preventive care services generally:  » Monitor existing conditions  » Diagnose and treat a new condition  » Address any health concerns you bring up during your visit
Examples	<ul> <li>» Most immunizations</li> <li>» Nutrition counseling for those at high risk for chronic disease</li> <li>» Cancer screenings, such as breast (mammogram), and colon (colonoscopy)</li> <li>» Screenings for other health concerns, such as blood pressure, cholesterol, sexually transmitted infections (STI), type 2 diabetes and depression</li> </ul>	<ul> <li>» Earache</li> <li>» Sore throat</li> <li>» X-rays</li> <li>» Cough</li> <li>» Broken bones</li> <li>» Medication consultations</li> <li>» Wart removal</li> <li>» Monitoring ongoing conditions, such as headaches, trouble sleeping, high blood pressure, diabetes and heart conditions</li> <li>» Earwax removal</li> </ul>

You do have additional services available to you through virtuwell® and HealthAdvocate™ NurseLine for some of these non-preventive services that could save you money. Be sure to check your 2019 Quick Member Reference Guide to see what online and phone services are available to you.



See what kind of preventive care is recommended for you based on age and sex on medica.com/Prevention.



#### If You Receive Preventive and Non-Preventive Services During One Visit

The preventive services will be covered at 100 percent when using an in-network provider; however, in most cases you will pay for a portion of the nonpreventive services. These costs may be in the form of a copay or coinsurance. To see what your share of the costs may be for non-preventive services, check your Evidence of Coverage. You can view your Evidence of Coverage and other plan documents on medica.com/members, selecting your Medica Advantage Solution plan, and clicking on *Plan documents and forms*.

If you receive preventive services from out-of-network providers, the preventive services will be covered; however, in most cases you will pay coinsurance. To see what your share of the costs may be for preventive services received out-of-network, check your Evidence of Coverage. You can view your Evidence of Coverage and other plan documents at the link described above. To see your coverage for out-of-network services, go to **medica.com/members**, select your Medica Advantage Solution plan, and click on Physicians and Facilities. From Physicians and Care Providers, select Learn more about how your out-ofnetwork benefit works.

## YOUR OPTIONS FOR FINDING CARE

When you're looking for a doctor or other health care provider, there's a lot to consider. Is the doctor in my network? Is the location close to home or work? Medica offers assistance from Personal Health Advocates at no extra cost through HealthAdvocate<sup>SM</sup>. A Personal Health Advocate is available 24 hours a day, seven days a week toll free at **1-866-668-6548 (TTY: 711)**. They can help you understand recommended preventive health services, find a primary care provider and help you schedule an appointment with a primary care provider.

You can also find network providers with these two easy options:



#### **Online Search Tool**

Go to medica.com/AdvantageSolutionProviders.



### **Customer Service**

Call Customer Service at the number on the back of your Medica ID card and ask for assistance or a printed list of providers in your area. Remember, when you visit a network provider your plan covers preventive services at 100 percent.



## Have a question?

Call Customer Service at 1-866-269-6804 (TTY: 711) for MN Medica Advantage Solution members or 1-866-398-7374 (TTY: **711**) for IA and NE Medica Advantage Solution with CHI

October 1-March 31: 8 a.m. to 8 p.m. Central, seven days a week April 1-September 30: 8 a.m. to 8 p.m. Central, Monday-Friday

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