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**Should I schedule a physical/well exam or an office visit for a new or chronic health condition?**

A preventative or wellness visit is often covered by your insurance. This includes a review of your medical history, family history, lifestyle, and risks for certain conditions. You can expect advice related to your risks, age, weight, etc. Recommendations for screening such as a mammogram or colonoscopy are expected. All lab work is subject to your insurance policy. For example, a cholesterol level may be included as a screening, but if you have high cholesterol, it may be charged towards your deductible.

Other services usually included would be annual management of stable conditions such as hypothyroidism, hypertension, high cholesterol, depression, etc. These need medication refills approved and labs drawn. The labs themselves may be charged to your deductible.

A Medicare wellness visit has a similar guideline.

**What if my condition is not stable or needs to be evaluated?**

Diseases such as diabetes, poorly controlled blood pressure, asthma exacerbations, etc. require additional evaluation. Further discussion, exams, labs, referrals, imaging studies, and/or changes in medication dose or type may be needed. These types of issues require an office visit.

**What if I have a new or aggravated injury, rash, pain, or minor complaints?**

Minor complaints such as “is this mole ok?” or “should I be worried about this pain?” may not require more than a brief discussion. However, if the provider needs to do a more thorough exam and history with or without further labs, imaging, prescriptions, or referrals, this would be considered a problem-oriented visit and usually will not be covered as part of your annual wellness exam. It is up to the providers’ discretion whether they need more information or time to evaluate the concerns. We will try to warn you before undertaking workup of these issues.

Treatments such as ear wax removal or wart treatment will have a separate charge.

**Does this mean I need two separate appointments?**

If you have multiple issues you would like evaluated, it would be best to schedule an office visit first. You can follow up with your annual wellness exam on a different day. We may be able to accommodate both visits on the same day. In this case, it would be important to notify the schedulers that you need an extended appointment time. We can perform the two visits, but you will be charged for the second visit according to your insurance guidelines.

**If I haven't been charged separately for these services in the past, does this mean my insurance covered everything?**

As providers we have tried to accommodate additional problems and procedures without always charging you separately. Due to insurance and government regulations, we must comply with these criteria.

**What if I only want covered services at my visit?**

Check with your insurance company before your visit as to what is included in your annual wellness exam. Then, inform your provider that you want to be made aware before we do additional workups or procedures.

**We regret the inconvenience and cost to our patient and remain grateful for your support of our practice!**