GBS ADVOCACY
**Insurance Insights**

# Preventive Vs. Diagnostic

These 2 words might seem similar at first, but they are VERY different when it comes to your health insurance!

## What is the difference?

- Preventive care is given to you when you are symptom FREE and have NO reason to believe you might be unhealthy. Preventive care is often given as part of a routine physical or checkup.
- Diagnostic care is what you receive when you HAVE symptoms or risk factors, and your doctor wants to diagnose them.

## Why does it matter?

With many health plans (especially High Deductible Health Plans), if your visit is coded as DIAGNOSTIC, it will be applied to your deductible first. For those plans that waive PREVENTIVE care this a major difference and can be a source of major frustration when the bill arrives. If someone goes to a "preventive" visit but discloses they have been having an issue (symptoms) that you want to have checked, please know that this may change the coding of the visit. If you disclose an issue that the doctor runs labs for, the lab visit will also highly likely be coded as "diagnostic" because the doctor is diagnosing an issue you have demonstrated "symptoms" for. This issue can come up during a "routine/preventive" visit, a routine test such as a mammogram or colonoscopy, lab testing, etc. If you go to a routine exam and the exam uncovers an issue or routine labs uncover an issue, that visit is still coded as preventative because you showed no previous symptoms, but it was discovered during routine testing/exam.

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