Preventive vs. Diagnostic Care

Your top questions, answered and explained.

What is the difference between preventive and diagnostic care?

Preventive care is the checkups and screenings you get during routine visits — when you don't have symptoms or a current diagnosis. It helps you stay healthy by finding problems early, when they're easier to treat.

Diagnostic care is the tests and services that help manage an ongoing condition or evaluate a new health problem. It's ordered by your doctor when you've been diagnosed with a disease or have new symptoms.

How am I charged for each type of care?

It depends on the reason for your visit. If you go in for a routine checkup and don't have a health issue that requires further care, it's considered preventive — which is typically 100% covered by your plan. But if you see your doctor to manage an ongoing condition — or because you're having symptoms and need a diagnosis — it's considered diagnostic. This comes with a copay, coinsurance, or deductible payment.

Will I ever be charged after a preventive visit?

Possibly. If your doctor finds a symptom during a preventive checkup and orders a diagnostic test, you may be charged for the test. Let's dig into this a little more on the next page.

HIGHMARK

Because Life.™

Here's a quick example:

Reason for exam:

You make an appointment with your doctor to see if your new cholesterol medication is working. While you're there, they squeeze you in for a routine checkup and flu shot.

Services you get:

Physical exam   **Flu shot**   **Lipid panel**   **Urinalysis**

What you pay:

Preventive care

Your physical exam and flu shot are 100% covered because they're both preventive.

Diagnostic care

You're charged a copay for your lipid panel because it's a diagnostic test to manage your high cholesterol.

Both preventive and diagnostic care

Your urinalysis tested positive for bacteria, so your doctor orders further tests to diagnose the problem. **The urinalysis is 100% covered, but you'll have a copay for the diagnostic tests.**

How do I know which preventive care is covered by my plan?

You can visit the preventive schedule online to see what your plan covers. Here's how to view it:

- Log in to the **MyHighmark app** or **MyHighmark.com**. If you don't have a login ID, click on **Register Now** to create an account.

- On the home screen, click on the **Benefits** tab at the top of the page.

- Under the **Insurance Benefits** section, select **Medical**.

- On the right-hand side menu under **Documents**, click **Preventive Services** to view your schedule.

We're always here to help.

We know it can be hard to understand how this all works, especially if you're dealing with a complex condition, treatment plan, or medication routine. Our Member Service team can answer any questions that come up. You can reach them at the number on the back of your member ID card.

HIGHMARK Because Life.™

SMPL™ A HEALTH LITERACY INITIATIVE
SMPLhealth.org