

Understanding Your Insurance Benefit for Physicals

Thank you for choosing Acton Medical Associates, PC to manage your primary care needs. This document was created to help you understand billing for services during your physical exam.

In accordance with the Patient Protection and Affordable Care Act which was enacted in September of 2010, co-payments are not collected at the time of service for physical examinations. This new law benefits patients because insurance companies are no longer allowed to charge patients copayments or deductibles for preventive screenings, such as an annual physical.

Please understand that a co-pay or deductible **may still be required by your insurance company** for the following reasons:

- During your annual physical, your physician treats you for any NEW problems you are experiencing that are discussed during your annual physical exam.
- During your annual physical, your physician needs to make changes to your medication or order some tests to deal with your pre-existing problems and/or an acute condition.
- During your annual physical, your physician manages multiple pre-existing medical conditions.
- You receive multiple services such as diagnostic procedures, medication management, surgical procedures, etc., during your annual physical.
- Your insurance company may not fall under the Patient Protection and Affordable Care Act.

Please be assured that Acton Medical Associates follows national standards established for medical billing. Services which are not considered part of your physical examination will be billed to your insurance company along with the charge for the physical examination.

Your insurance company will then determine what services are covered under your policy and will notify us what they have deemed to be your financial responsibility. Coverage for these exams varies by insurance and may not be covered in full. All questions related to your benefit coverage and co-payment requirements will need to be directed to your insurance company. **Acton Medical Associates, PC participates in a number of health insurance plans and cannot know at the time of your visit which services will and which will not be covered by your insurance company.** If you have a balance due after this determination by your insurance company, we will send you a detailed statement showing your balance.

Should you have questions regarding your statement, please call our Patient Accounts Department at 978-635-8432. We are available to take your call Monday - Friday from 7:30 AM to 4:00 PM.

Once again, thank you for choosing Acton Medical Associates, PC.



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