Allegiance℠ by Cigna Healthcare

Preventive Claims vs. Diagnostic Claims

What's the Difference?

Helpful Hint

When seeing a doctor for your annual wellness exam, make sure you remind your physician that you are there for a wellness exam. You want to be billed for a wellness exam, as the labs and services associated with a wellness exam are paid at a higher benefit level.

Preventive/Routine

- Preventive/Routine services are a key component of effective healthcare.
- The Affordable Care Act (ACA) requires that most health plans must cover certain preventive services. Your health plan complies with these ACA guidelines on preventive care and immunizations. ACA determines for services identified as preventive under the ACA, the services must be covered at 100% by the plan without a copayment, coinsurance or deductible when the services are delivered by a network provider.
- Preventive/routine services include well visits for babies, children, and adults as well as certain labs, x-rays and immunizations as determined by the ACA.
- Plan benefits are paid based on the coding your doctor assigns to the claim. If your doctor visit begins as preventive/routine but the doctor identifies a condition and submits the claim with a diagnosis of a condition or as treatment of a condition, Allegiance cannot process the claim as a preventive/routine visit.

Diagnostic/Treatment of Active Condition

- Diagnostic services are defined as services provided in response to a complaint or condition identified by you or your doctor. They include identifying or evaluating a new condition or illness, routinely monitoring an already known condition, or providing treatment for a condition or illness.
- The health plan applies the applicable copayment, coinsurance or deductible for diagnostic services.
- Certain screening tests are performed in order to catch a disease early such as colorectal cancer screenings, mammograms or Pap tests for women. The claim from the provider's office indicates whether the services are considered preventive or diagnostic.

Important Note

This summary is for informational purposes only and does not constitute a guarantee of coverage. Please refer to the Summary Plan Document for coverage details.

For complete information regarding the ACA preventive care guidelines, visit www.healthcare.gov/coverage/preventive-care-benefits/