



Why do I get billed for blood tests ordered at my physical?!?!?

Unfortunately, even if blood tests are ordered during your physical, this does NOT mean your blood tests will qualify as preventive/routine screening tests which means you may receive a bill for some or all of your blood tests ordered at your physical. This is confusing so please read further for an explanation...

Why are labs ordered?

- Periodic preventive screening for illnesses (Preventive / Routine Medicine)
- Helping with management of current/chronic illnesses
- Diagnosing a new illness or problem/concern

What lab tests do I get billed for?

- Your health insurance company determines which tests are considered “periodic preventive screening” tests (“routine” tests) versus tests considered to be related to an illness or problem.
- If your lab test is related to screening or prevention/routine, it will most likely be covered.

Examples of Screening/Preventive/Routine Labs that will most likely be covered by your insurance

- Cholesterol Screen: Lipid panel
 - Diabetes Screen: A1c
 - Sexually Transmitted Infections: Gonorrhea, Chlamydia, Syphilis, HIV, Herpes
 - Prostate Cancer Screen: PSA
 - Hepatitis C Screen: Hepatitis C Antibody
- If your lab test is related to a chronic illness or new condition/problem, your insurance company will likely apply a copay and/or deductible.

Your FPG provider is not allowed to use a diagnosis of preventive/routine for management of a chronic illness or a new problem/concern. To do that would be considered insurance fraud and is against the law.

