Preventive & Diagnostic Care

Health insurance can be hard to understand. That's okay. Learning the basics can help you choose the best plan for your pregnancy and your budget. One thing to learn is the **difference between preventive care and diagnostic care**. Knowing the difference can help you understand what your insurance covers, what you may have to pay, and which plan is right for you.

Preventive care helps find health problems early or stop them before they start. During pregnancy, your health care provider will check your blood pressure at each visit. This can help find signs of preeclampsia. Blood tests can also help find gestational diabetes early. If your health care provider prescribes folic acid during pregnancy, your health insurance should cover it at no cost to you. These checkups and tests help **keep you and your baby healthy**. Finding problems early can also help you **save money** on health care.

Preventive care is typically recommended on a regular schedule. Sometimes once a year, like your yearly checkup. During pregnancy, prenatal visits are preventive care. At first, you will usually see your health care provider once a month. As your pregnancy goes on, you will have visits more often.

These regular visits help find health problems early and help keep you and your baby healthy.

Preventive care during pregnancy may include:

- Prenatal checkups
- Routine ultrasounds
- Blood pressure checks
- Blood tests
- Gestational diabetes screening
- Group B strep screening
- Baby growth checks
- Screening for anemia and other pregnancy-related health problems

If you feel sick or something does not feel right, your health care provider may order **diagnostic tests**. These tests help find out what is causing your symptoms. The results help your provider decide what care you need.

During pregnancy, diagnostic care may include tests for an infection if you have pain or a fever. It may also include another ultrasound if your first ultrasound shows something unusual. If you have a health condition like diabetes or lupus, or if you have pregnancy problems, you may need extra ultrasounds or other tests to check on your baby.

Health Insurance covers preventive care and diagnostic care differently

Preventive care is often free or costs very little when you see a health care provider in your plan's network. This is true for health insurance plans from **CoverME.gov**, **Maine's Health Insurance Marketplace**. It includes care that helps keep you healthy before, during, and after pregnancy.

Diagnostic care usually costs more than preventive care. You may have to pay the full cost until you meet your deductible. A deductible is the amount you pay for covered health care before your insurance starts to help pay. This may include doctor visits, tests, or prescription medicines. After you meet your deductible, your health plan will usually pay for some or most of the cost.

It is important to know the difference between preventive care and diagnostic care. This can help you avoid surprise bills.

At a preventive visit, like a prenatal checkup, your insurance only covers preventive care. If you talk with your health care provider about a new problem, illness, or symptoms, the visit may include diagnostic care. You may have to pay for that part of the visit.

If your provider orders extra tests, lab work, or a follow-up ultrasound because of a health concern, you may also have to pay for those services. **Knowing the difference between preventive care and diagnostic care** can help you choose the best health plan for your needs and your budget.

Your health insurance company can tell you how much you may have to pay for a diagnostic test or visit. They can also tell you which services are preventive care and which are diagnostic care.

Before your visit, ask your health care provider or insurance company how much your care may cost. Your provider can give you a Good Faith Estimate. This is a list of the expected costs for your planned care. If your visit changes or you are not sure if a service will cost extra, ask your provider before you get the service.

QUESTIONS?

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Call our Consumer Assistance Center:
1-866-636-0355 TTY: 711

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