

## PRACTICE PEARLS

### Explaining preventive visits and the ACA

The Affordable Care Act (ACA) requires insurers to cover certain preventive services without cost to patients. Some patients have complained about paying for nonpreventive services performed during a preventive visit. To address this concern proactively, my practice developed the following letter based on a letter in “Medicare Annual Wellness Visits Made Easier” [July/August 2011, <http://www.aafp.org/fpm/2011/0700/p10.html>].

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#### A WORD TO OUR ADULT PATIENTS ABOUT THE AFFORDABLE CARE ACT AND PREVENTIVE HEALTH SERVICES (WELL VISITS & ROUTINE CHECKUPS)

Dear Patient,

We want you to receive preventive services – health care that may lower your risk of illness or injury. The Affordable Care Act (ACA) requires many health insurance plans to pay for some wellness care (categorized broadly as evidence-based screenings and counseling, routine immunizations, childhood preventive services, and preventive services for women), but you may need additional wellness care that your health plan doesn't cover. We want you to know about your ACA benefits and how we can help you get the most from them.

At your wellness visit, our staff will ask you some questions about your health or ask you to fill out a history form. We may also order screening tests appropriate for your age, sex, level of activity, and life situation. We may also order tests pertaining to your medical conditions, which are not part of the screening tests covered under the ACA. They require a copay and are subject to your deductible. You may receive a bill from the facility that provided the test. If you receive a bill for a service you thought would be covered, please contact your insurance carrier.

Addressing a new or existing health problem is a separate service. If you are here for a wellness visit, please let our scheduling staff know if you also need the doctor's help with a health problem, a medication refill, or something else. We may need to schedule a separate appointment. A separate charge applies to these services, whether provided on the same date or on a different date than the wellness visit.

We hope to help you get the most from your ACA wellness benefits.

#### WE WANT TO HEAR FROM YOU

Practice Pearls presents readers' advice on practice operations and patient care, along with tips drawn from the literature. Send us your best pearl (250 words or less), and you'll earn \$25 if we publish it. We also welcome questions for our Q&A section. Send pearls, questions, and comments to [fpm@aaafp.org](mailto:fpm@aaafp.org), or add your comments to the article at <http://www.aafp.org/fpm/2013/0900/p33.html>.

### Preventing recurring blisters

I recently had three elderly patients develop recurring blisters on the tops of their toes because they have thin, tight skin in that area, which is sensitive to the slightest friction. Two of the patients have diabetes, and one is 99 years old and never wears shoes but has restless legs at night that cause the blistering. After multiple failures with bandages and other products, I asked them to try an antifriction product that I discovered last spring during a walk across Wales. It consists of a solid stick of hydrogenated vegetable oil and cetyl alcohol. Similar products can be found by searching under “antifriction stick” or “blister block.” With nightly use of the product, one patient's blisters disappeared and have not returned. The other two patients' blisters have also completely cleared.

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### Dealing with self-pay patients

Our office sees quite a few uninsured patients. Self-pay patient accounts can get out of hand as patients run up amounts they are unable to pay. To better control these accounts, we offer self-pay patients a discount equal to the Medicare allowed amount if they pay at the time of service. We explain that the discount is good only at the time of the visit; if they don't pay at the time of visit, they will then be charged the full price. Most patients are very receptive to the policy, seem grateful for the discount, and are able to keep their account in good standing with our office. Since we have implemented this policy, our collection rate for self-pay patients has increased from 48 percent to 96 percent.

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