

# Know Your Benefits

## The Importance of Preventive Care

According to the U.S. Centers for Disease Control and Prevention (CDC), 7 out of 10 Americans die each year from chronic diseases, many of which are preventable. When preventive care is used and illnesses and diseases are caught early enough, individuals can avoid or better control their health problems.

### What Is Preventive Care?

Preventive care is a type of health care whose purpose is to shift the focus of health care from treating sickness to maintaining wellness and good health. Preventive care occurs before you feel sick or notice any symptoms and is designed to prevent or delay the onset of illness and disease. The CDC asserts that treatment for chronic diseases works best when they are detected early.

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. Preventive care in a medical setting includes a variety of health care services, such as a physical examination, screenings, laboratory tests, counseling and immunizations. Regular health evaluations will help keep you healthy and prevent more serious problems later.

### Why Use Preventive Care?

Preventive care is important because it helps you stay healthy and access prompt treatment when necessary, and it can also help reduce your overall medical expenses.

- Stay healthier and get more effective treatment – Many types of screenings and tests can catch a disease before it starts; for example, diabetes screenings can tell you whether you're pre-diabetic, or whether you already have diabetes without being aware of it.

Starting treatment or lifestyle changes before a disease starts or while it is still in its early stages will help you stay healthier or recover more quickly.

- Pay less for medical expenses – Preventive care saves you money in two ways.
  - First, preventive care helps lower the long-term cost of managing disease because it helps catch problems in the early stages when most diseases are more readily treatable. The cost of early treatment or diet or lifestyle changes is less than the cost of treating and managing a full-blown chronic disease or serious illness.
  - Second, many preventive services are now covered in full by insurance due to the Affordable Care Act (ACA), which means they are free for you if you have health insurance. The ACA requires certain preventive services to be covered with no cost-sharing—this means that for many preventive care services, you will not have to pay a deductible, copay, coinsurance or other out-of-pocket expenses.

The U.S. Department of Health and Human Services has provided lists of preventive services that must be covered by most health insurance plans. Lists are available for adults, women and children, as covered services depend on age and gender. Click [here](#) for the lists of covered preventive care services.

For adults, services such as blood pressure and cholesterol checks and screenings for depression are covered. Women may have folic acid supplements and anemia screenings covered if they are pregnant. Children's covered preventive services include autism screenings for children at ages 18 and 24 months and alcohol and drug use assessments for adolescents.

When preventive care services are combined with a lifestyle that is focused on wellness, significant savings can be realized. Ultimately, preventive care provides the benefit of saving lives and improving the quality of your health for years to come.