

### **Clarification on Skin Cancer Screenings, “Wellness Exams” and Patient Financial Responsibility**

Many patients expect that when dermatologists perform a skin examination, the visit will be billed to their insurance company as an annual preventative health service. To that end, patients believe that their insurance will cover the skin screening exam once per year and without any copay, deductible, or financial responsibility; however, this is not true. Although preventive care includes certain cancer screenings (mammograms and colonoscopies), as well as other services such as diet and obesity counseling, testing for sexually transmitted infections, and annual physicals with your PCP, according to the guidelines set by the United States Preventive Services Task Force (USPSTF), skin cancer screenings are not considered to be covered as preventative services. Preventive screening visits are typically performed by primary care providers, family practitioners, and gynecologists. As an example, a family practitioner may perform a general full-body multi-system examination during an annual physical, and then coordinate further testing or appointments with specialists for problems discovered during this "preventive visit."

Dermatology is a problem-oriented specialty, and all medical visits are billed using standard evaluation and management (E/M) codes. As long as there is a directed reason for a visit (concern about any mole or spot on the body, any changing or new skin lesions, follow-up of any previous malignancy, or any rash or skin issue/concern), your full-body skin examination visit can be submitted to your insurance for payment with an E/M code. However, even when the visit is covered, the insurance company dictates what is owed by the patient based on the specifics of each person's benefits plan, as specialist-level copays, co-insurance, and deductibles may apply.

Any medical procedures performed during a visit (biopsies, removal of lesion(s), injections, surgeries) will be billed with separate procedural codes, and again, although covered by insurance, may require partial or full payment by a patient based on their co-insurances and/or deductibles.

There is no annual restriction to the number of dermatology visits in a calendar year, as patient visits are not billed using annual preventative screening codes, so patients can feel free to come in for a check whenever a concern arises.

For information on FREE skin cancer screening clinics, visit the American Academy of Dermatology's Website <https://www.aad.org/public/public-health/skin-cancer-screenings/find-a-screening>