



Taking Care of Your Health

Why Yearly Check-ups Matter

Even if you feel okay, it is still important to see your primary care doctor for a check-up every year.



Note: This resource uses the word ‘doctor’, but you might see a different kind of health care professional, like a nurse practitioner or physician assistant. The information in this guide applies to them too.

What is a Yearly Check-up?

A yearly check-up with your doctor is an appointment focused on **preventive care**. This means staying healthy and identifying any health conditions early before they become more serious. You do not need to feel sick to go.

During your visit, your doctor may:

- Ask about your health, lifestyle, and medications.
- Check your weight, blood pressure, or other basic health information.
- Talk to you about tests, called ‘**screenings**,’ that you may need to identify health conditions early.

Why Preventive Care Matters

Preventive care means **finding health issues early when they are easier to treat**. It also means getting support to help you feel at your best.

At your yearly check-up, your doctor may recommend certain screening tests. Screenings look for conditions **before** you feel sick or have symptoms. You might feel fine but still have something going on in your body that needs attention.

Preventive Health Screenings

Sometimes you need a screening because of your age, sex assigned at birth, family history, or factors that increase your risk of getting sick.

Do you want to know if you are due for a screening?

Take a look at the screening timelines in our resource library.

Scan the QR code to the right or visit mcd.org/screening-for-all

Click the graphic below to learn more about needed screenings.



Women



Men



Pregnant People

Ask your doctor if you need any screenings at your yearly check-up.

Why is Preventive Care Important for People with Disabilities?

Sometimes people with disabilities do not receive the same preventive care as people without disabilities. This means that some health conditions may go unnoticed or untreated for too long. Preventive care is as important for everyone, including disabled people!



Andre, who has cerebral palsy, went to the doctor because they had a bad cold that would not go away. The doctor did a blood pressure screening and found it was higher than what is considered healthy.

Andre was surprised because they had never noticed symptoms of high blood pressure before. Now, they are working with their care team to manage their high blood pressure and schedule regular check-ups.

Types of Yearly Check-ups

There are two main types of yearly check-ups. These are often referred to as annual check-ups. Your insurance might cover one of the following types:

Yearly Wellness Visit

This visit is only for planning your preventive care, like talking about recommended screenings and ordering any screenings you need. Your care team will check your weight, height, and blood pressure and should help you make a plan to stay healthy. **Your doctor will NOT do a hands-on physical exam during this visit** and will not prescribe medications.

Yearly Physical Exam

This visit includes a full physical exam where your doctor examines your body. They will listen to your heart and lungs, feel and look for lumps or concerns, examine your eyes, ears, nose, and mouth, check reflexes, and may order blood tests. You can also use this time to talk about any needed preventive screenings.

Well-woman Exam

This physical exam for women or people assigned female at birth involves your doctor or obstetrician gynecologist (OB/GYN) examining your body.

Your doctor may do a breast and/or pelvic exam, HPV testing, talk to you about birth control, pregnancy planning, and menopause, and help you plan for any preventive screenings you need.



Insurance Coverage for Preventive Health

Most health insurance plans cover one annual check-up with your doctor and many preventive screenings.

Have Medicare?

Medicare Part B covers a ‘Welcome to Medicare Visit’ within the first 12 months and an ‘Annual Wellness Visit’ after your first year on Medicare. It also covers many preventive screenings with no copay or deductible.

When you call **to schedule the appointment, you can say:**

“I would like to schedule my Annual Wellness Visit. Please code this as my Medicare Wellness Visit, and not a regular office visit, so it is covered under my Medicare benefits.”



Important: If you want a hands-on physical exam, blood tests, or treatment for an issue, you may need to pay extra costs that Medicare does not cover.

To learn more about what is covered under your Medicare plan, call the State Health Insurance Assistance Program (SHIP) at 877-839-2675 for free counseling.

Have Medicaid?

Medicaid covers annual physical exams, well-woman exams in most states, and many preventive screenings. To learn if your state’s Medicaid program covers yearly physical exams or wellness visits, call your state Medicaid member services. You can find their contact information by searching: [Your state] Medicaid member services phone number. For example, search Google for “Kentucky Medicaid member services phone number”.

When you call to schedule the appointment, you can say:

“I want to schedule my annual physical.”



Have private insurance?

Do you have private insurance through the Affordable Care Act (ACA) Marketplace or an employer? Private insurance plans cover annual physical exams, well-woman exams, and many preventive screenings when you see an in-network doctor.

To check if your doctor is in-network, call your insurance company at the phone number on the back of your insurance card and say: “I want to check that my doctor is in-network.”

When you call to schedule the appointment, you can say: “I want to schedule my annual physical.”



How to Get Ready for Your Appointment

Here are some ideas to help prepare you for your appointment:

- Bring a list of your medications.
- Let the doctor’s office know if you need any accommodations, like extra time, an interpreter, or help filling out forms.

When you call to schedule your appointment, use your Healthcare Accommodations Checklist to tell them about your accommodation needs.

Accommodation Example



Janelle is autistic and informed the clinic that she needs a low-sensory environment.

The staff reserved a room in a quieter area of the clinic with dimmable lights. Janelle felt more comfortable during her visit.

Yearly Reminder Checklist

- ☐ I scheduled my yearly check-up.
- ☐ I know where I am going and when.
- ☐ I made a list of my medications.
- ☐ I told the doctor’s office about my accommodations.
- ☐ I have a transportation plan at least two days before my appointment.

Screening for All



**Making preventive health screenings
accessible for everyone.**

More resources available at
mcd.org/screening-for-all



Screening For All is an initiative funded by the Centers for Disease Control and Prevention (CDC)'s National Center on Birth Defects and Developmental Disabilities (NCBDDD) to address the significant barriers people with disabilities face in accessing preventive health screenings.

Developed by MCD Global Health, this project provides patients and health care practitioners with evidence-based tools and resources to make preventive health screenings accessible to all patients. Questions or comments can be sent to info@mcd.org.

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