Health checkups
When you need them—and when you don’t

Like many people, you may schedule a yearly checkup or “annual physical” with your doctor. It usually includes a health history, physical exam, and tests.

It is important to have a regular doctor who helps make sure you receive the medical care that is best for your individual needs. But healthy people often don’t need annual physicals, and they can even do more harm than good. Here’s why:

**Annual physicals usually don’t make you healthier.** Your doctor may order tests, such as blood and urine tests, or an electrocardiogram (EKG).

Sometimes these tests are ordered for healthy people who have no risk factors.

There have been many studies of the effects of these annual checkups. In general, they probably won’t help you stay well and live longer. And usually they don’t help you avoid hospital stays or keep you from dying of cancer or heart disease.

**Tests and screenings can cause problems.** Most people should only have a test or screening if they have symptoms or risk factors.

One problem is getting a false-positive result. These false alarms can cause anxiety and unnecessary follow-up tests and treatments. For example, a false-positive blood test can result in a biopsy. An EKG that is not interpreted correctly may lead to another test that exposes you to radiation. Or you might get a procedure that has a risk of heart attack or death in 2 patients for every 100 who get the test.

**Avoid unnecessary costs.** The U.S. healthcare system spends hundreds of millions of dollars a year on unnecessary tests that are ordered in annual physicals. Billions more are spent on follow-up tests and treatments.
Set a schedule with your doctor.
When you have an exam, your doctor:
• May find conditions that need treatment.
• May find you have risk factors for a disease.
• Will advise you when to get follow-up and preventive care.

Usually your doctor can provide several kinds of care in one visit. For example, you may get a flu shot when your doctor sees you to check how your new blood pressure medicine is working.

If your doctor wants to schedule an annual physical, you can ask if it is necessary. Or ask if you can wait until you have a problem or are due for a test (such as a Pap smear or blood pressure test).

So when do adults need a checkup?
You may need a checkup:
• When you are sick.
• When you have a symptom that could mean illness.
• To manage chronic or ongoing conditions.
• To check on the effects of a new medicine.
• To help with risk factors like smoking or obesity.
• For prenatal care, if you are pregnant.
• For lifestyle issues like family planning, STD prevention and healthy eating, especially if you are a young adult.
• For other reasons that are based on your individual needs.

It is also important to see a doctor if you haven’t had healthcare in a long time. It is best to have a trusted doctor you see regularly.

What about preventive care?
Preventive care is important. Having a regular doctor helps you get preventive care.

See the sidebar at right for information on talking with your doctor.

Advice from Consumer Reports

How to talk with your doctor

Any time you see your doctor, these tips can help you make the most of your appointment.

Get to the point quickly. Start by explaining why you’re there as clearly and concisely as possible.

If you have a few problems, focus on two or three, starting with the one that concerns you most.

Write down your concerns beforehand.

Bring a list of your medicines. Let your doctor know about all the prescription and over-the-counter drugs, dietary supplements, and herbal remedies that you take regularly, including doses.

Know your health history. Being able to talk about your previous medical problems and procedures can make an office visit much more efficient. Write it all down if it’s complicated. Also, be sure your main doctor has records of all tests and treatments by other doctors.

Make sure you understand your doctor. Write down key information about any condition you have, medication you’re prescribed, or actions you need to take. You can also ask if you can record the conversation. If there’s anything you don’t understand, ask the doctor to repeat the information until you do understand it. Repeat what you think you heard the doctor say to make sure you understand. Consider bringing someone with you to help you remember everything and ask questions. If you do not understand English or are deaf, you are legally entitled to an interpreter provided by your doctor.

Ask for additional resources. Does the doctor’s office have staff who can answer questions you think of later, such as a physician’s assistant, nurse, or nurse practitioner? Find out how to reach them by phone. Your doctor should also be able to direct you to reputable online information.

Ask your doctor these five questions before getting any test, treatment, or procedure:
1. Do I really need this test or procedure?
2. What are the risks and side effects?
3. Are there simpler, safer options?
4. What happens if I don’t do anything?
5. How much does it cost, and will my insurance pay for it?