



I am 40 years old. Do I need an annual medical checkup?

October 25, 2017 By [Lucinda K. Porter RN](#)

It depends. If you see your medical provider for other health issues, are regularly screened for diseases you might be at risk for, and keeping current with immunizations, then you probably don't need to have an annual physical.

However, if you haven't been to the doctor in a long time, medical check-ups can be valuable. These exams typically screen for conditions you may be at risk for, such as high blood pressure, diabetes, high cholesterol, and skin cancer. Your health care provider is the best person to tell you if it's best to skip or schedule an annual checkup.

If cost is standing between you and getting a checkup, most plans cover preventive screening and wellness visits. This doesn't necessarily mean that an annual physical will be covered, so find out about your insurance coverage before you see your doctor.

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