



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: Since June is prevention month, can you remind us about the preventive benefits that Medicare covers at no costs now, due to the Affordable Care Act law?

A: Yes. I would like to remind Medicare beneficiaries that due to the Affordable Care Act law that was implemented in March of 2010 that beginning January 1 2011, Medicare beneficiaries can get preventive care services like a colorectal cancer screening, a mammogram, or a bone mass measurement test and more, *without cost-sharing*. This means that there is no out of pocket cost to the Medicare beneficiary for getting these preventive services, if you get the services from a doctor or other health care provider who accepts the Medicare-approved amount as full payment for covered services. This is called "accepting assignment." You might want to check with your provider, if they accept Medicare assignment.

Also, the last several years, Medicare began covering a one-time physical exam within the first 12 months that you have Medicare Part B. This exam is called the "Welcome to Medicare," physical exam. It is a one-time review of your health, education, and counseling about preventive services, and referrals for other care if needed. Beginning January 1, 2011, Medicare beneficiaries pay nothing for this physical exam, again if their doctor accepts assignment. When you make your appointment, let your doctor's office know that you would like to schedule your "Welcome to Medicare," physical exam.

Now, beginning January 1, 2011, if you have had Part B for longer than 12 months, you can get a *yearly wellness visit* to develop or update a personalized prevention plan based on your current health and risk factors. You will pay nothing for this wellness exam if the doctor accepts assignment. This wellness exam is covered once every 12 months.

So, the "Welcome to Medicare" physical, within the first 12 months of having Medicare Part B, *and now the annual wellness exam*, is a great way to get up-to-date on important screenings and shots and to talk with your doctor about your family history and how to stay healthy.

For more information about Medicare's benefits, please call 1-800-Medicare, which is 1-800-633-4227, 24 hours a day, seven days a week. TTY users should call 1-877-486-2048. Also, refer to the 2011 Medicare & You official U.S. government Medicare handbook for a complete list of preventive benefits that are covered by Medicare. Medicare beneficiaries receive their yearly handbook in the mail each fall. The handbook can also be found on Medicare's consumer website at www.medicare.gov