

Navigating Medicare

ASK SHP YOUR MONTHLY MEDICARE Q&A

February, 2023

Q: With Valentine's Day coming up, I have been thinking about my special loved one and how we can both live long lives together! We both have Medicare. Does Medicare cover any preventive care services?

A: Happy Valentine's Day to vou both!

Yes, Medicare does cover many preventive care services. If you have Medicare Part B, you will pay nothing for many preventive services if you get them from medical providers who take Medicare assignment. For some preventive services you may have to pay Medicare's deductibles, coinsurances and/or copayments depending on the type of preventive services you need and the kind of Medicare health plan you have.

Medicare Part B covers the following preventive services:

- "Welcome to Medicare" preventive visit with your medical provider
- · Alcohol misuse screening
- Abdominal aortic aneurysm screening ultrasound if you are at risk

- Bone mass measurement for certain people at risk of osteoporosis
- Cardiovascular disease screenings for cholesterol, lipid and triglyceride levels
- Colorectal cancer screenings
- Counseling to prevent tobacco use and tobaccocaused disease
- COVID-19 vaccines
- Depression screening
- Diabetes screening and prevention
- Flu shots
- · Glaucoma screening
- Hepatitis B shots if you are at risk
- Hepatitis C screening if you are at risk
- HIV screening if you are at risk
- Lung cancer screening if you are at risk
- Mammogram screening
- Medical nutrition therapy services
- Obesity screening and counseling
- PAP test and pelvic exam
- Pneumonia shots
- Prostate cancer screenings
- Sexually transmitted infections screenings and counseling

 Yearly "Wellness Visit" screening with your medical provider

If you've had Medicare Part B (Medical Insurance) for longer than 12 months, you can get a yearly "Wellness" visit to develop or update a personalized prevention plan to help prevent disease and disability, based on your current health and risk factors. The yearly "Wellness" visit isn't a physical exam. It is a good prevention tool. The Part B deductible doesn't apply; however, you may have to pay coinsurance, and the Part B deductible may apply if:

- Your doctor or other health care provider performs additional tests or services during the same visit.
- These additional tests or services aren't covered under the preventive benefits.

If you have questions related to Medicare, call SHIP at (800) 452-4800, (866) 846-0139 TTY or at www.medicare.in.gov. You can also find us on Facebook, Twitter, LinkedIn, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, sarahship@thenewcreative.com.