

## Medicare's Annual Wellness Visit: What It Means for You

For more than 40 years, Medicare has provided seniors and people with disabilities with health coverage. Until recently, however, Medicare concentrated on treating beneficiaries' conditions and diseases when they were already affected rather than emphasizing preventive care to keep people healthy in the first place.

When the Affordable Care Act was passed, this changed. As of January 2011, Medicare beneficiaries can get a free annual wellness visit. During this visit, you can work with your physician to develop a personalized prevention plan. This plan will help you take advantage of another important benefit—the benefit that allows you to receive free preventive care. These benefits mark a major milestone in Medicare's efforts to keep beneficiaries healthy, rather than just paying for treatment when they are sick. (To learn more about the preventive care benefit, see *Medicare's Preventive Care Benefit: What It Means for You*, available online at <http://familiesusa2.org/assets/pdfs/health-reform/Consumer-Guide-Medicare-Preventive-Care-Benefit.pdf>.)

### The Affordable Care Act Improves Medicare by Emphasizing Prevention and Wellness

Older adults and people with disabilities often do not get the preventive and wellness care they need to stay healthy and lead productive lives. In 2008, about 17 percent of women over the age of 65 reported not receiving a mammogram in the past two years, even though studies show that this screening reduces breast cancer deaths. In addition, even though people over the age of 65 represent the majority of new cases of colorectal cancer, more than one-third have not received a colorectal cancer screening.<sup>1</sup> Medicare's new emphasis on preventive services and wellness care not only saves money for beneficiaries by eliminating copayments, co-insurance, and deductibles, but it can also save lives. For some people, out-of-pocket costs for a mammogram or colonoscopy were too much, so they never received these screenings. The health care law removed this barrier, providing preventive care and the wellness visit to plan this care for free, putting the power in the hands of beneficiaries to get the screenings they need.

The wellness visit and preventive services benefit are just two of the many important improvements to Medicare that are in the health care law. Over the next several years, Medicare will launch many new initiatives to improve communication and coordination among beneficiaries, doctors, and other health care providers—giving beneficiaries more control and lower-cost, higher-quality care.

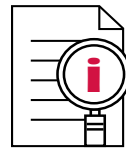
## What is an annual wellness visit?

Medicare now covers an annual wellness visit with your physician at no cost to you whether you are enrolled in original Medicare or a Medicare Advantage plan, as long as you receive the service from an in-network provider. This visit is an opportunity for you and your doctor to develop a personalized prevention plan that takes a comprehensive approach to improving your health and preventing disease. This means that you and your doctor can develop a strategy together to help manage your health care.

As of 2012, the annual wellness visit benefit includes the following services:

- Routine measurements, such as your height, weight, blood pressure, and body mass index (BMI);
- Review of your individual medical and family history;
- Review of the medications, supplements, and vitamins that you are currently taking;
- Discussion of the care you are currently receiving from other health care providers;
- Review of your functional ability and level of safety (for example, your risk of falling at home), including any cognitive impairment, as well as a screening for depression;
- Discussion of personalized health advice that takes into account your risk factors and specific health conditions or needs, including weight loss, physical activity, smoking cessation, fall prevention, and nutrition;
- Discussion of referrals to other appropriate health education or preventive counseling services that may help you minimize or treat potential health risks; and
- Planning a schedule for the Medicare screening and preventive services you will need over the next five to 10 years.

Although the annual wellness visit is not the same thing as an annual physical exam, it provides you with the same opportunity to talk with your doctor about your health concerns. After your initial annual wellness visit, you are eligible for a follow-up or subsequent wellness visit every 12 months. The annual wellness visits are not subject to Medicare Part B deductibles, co-insurance, or copayments, which means that there is no expense to you.



To learn more about the Medicare preventive care benefit that is provided through the Affordable Care Act, see *Medicare's Preventive Care Benefit: What It Means for You*, available online at <http://familiesusa2.org/assets/pdfs/health-reform/Consumer-Guide-Medicare-Preventive-Care-Benefit.pdf>.

## How is the annual wellness visit different from the Welcome to Medicare physical exam?

The Welcome to Medicare exam is available for new beneficiaries within their first year of enrollment in original Medicare or Medicare Advantage. Before the Affordable Care Act was passed, the Welcome to Medicare exam, which typically consists of a review of your family and medical history and an examination of vital signs and measurements, was the only preventive exam covered by Medicare. Any subsequent routine annual checkups were generally not covered by traditional Medicare.

The annual wellness visit offers services that are not included in the Welcome to Medicare physical, such as an opportunity to develop a personalized prevention plan, to review the care you are receiving from other doctors, and to receive a cognitive function checkup.

If you are new to Medicare, you must wait 12 months after your Welcome to Medicare physical before you can receive the annual wellness visit benefit. If you did not receive a Welcome to Medicare physical, then you must wait until the anniversary date of your enrollment to get an annual wellness visit. This means that if you started Medicare on March 1, 2011, you are not eligible for coverage of the annual wellness visit until March 2012.

## What else should I know before I schedule my annual wellness visit?

Since this is still a relatively new benefit, doctors may not yet be completely familiar with what Medicare does and does not cover in the annual wellness visit. Doctors may need to get used to developing a screening schedule and sharing it with patients. Until doctors become more familiar with this benefit, make sure you specify that you are coming in for the Medicare annual wellness visit and confirm that you will not be charged any cost-sharing for the wellness visit.

If you receive other health care services during your annual wellness visit, for example, if your provider treats an existing condition or one that is identified during the visit, you have to pay for these services.

## Conclusion

Medicare's wellness visit might seem like a small thing, but it will help you take control of your health care. If you take full advantage of wellness visits, coupled with preventive care, it may mean the difference between sickness and health, and in some cases, between life and death. Of course, if you do get sick, Medicare will cover your doctor and hospital bills the same as it always has.

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<sup>1</sup> Department of Health and Human Services, *Enhancing Use of Clinical Preventive Services among Older Adults: Closing the Gap* (Washington: Department of Health and Human Services, 2011), available online at [www.cdc.gov/aging](http://www.cdc.gov/aging).



## Helpful Resources

Medicare has a number of helpful publications to provide you with more information. They are available online at [www.Medicare.gov](http://www.Medicare.gov).

Key publications include:

*Your Guide to Medicare's Preventive Services* includes an explanation of what's covered at a wellness visit, available online at <http://www.medicare.gov/publications/pubs/pdf/10110.pdf>.

*Welcome to Medicare Physical Exam Questions and Answers* explains the difference between a wellness visit and the Welcome to Medicare exam and gives tips on how to prepare for both, available online at <http://www.medicare.gov/welcometomedicare/downloads/welcome-to-medicare-questions-and-answers.pdf>.

The *Medicare and You* handbook is the comprehensive guide for Medicare beneficiaries, available online at <http://www.medicare.gov/>

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