



**SHIIP Monthly Column
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Medicare's Preventive Services May Help You Stay Well

Your Medicare benefits can do more than help cover the costs of doctor and hospital bills. Medicare's preventive benefits help you to be proactive with your health in order to avoid serious illnesses or chronic conditions such as diabetes, heart disease and cancer.

Whether you get a flu vaccine, are screened for diabetes or other illnesses, or want help to quit smoking, Medicare preventive services are covered no matter what kind of Medicare health plan you have. Preventive services can catch health problems early when treatment works best and can keep you from getting certain diseases or illnesses. Preventive services include exams, lab tests, screenings, vaccines, monitoring and information to help you take care of your own health.

Medicare covers preventive care whether you're in Original Medicare or a Medicare Advantage Plan (also known as a private health plan). If you have Original Medicare, you pay no coinsurance or deductible for certain preventive services if you see a provider who participates in Medicare. Medicare Advantage Plans must also cover the full cost for preventive services that are free under Original Medicare as long as you follow the plan's rules. Call your plan for details.

Keep in mind, you may have costs related to some of these preventive services if your provider makes a diagnosis during the service or performs additional procedures. For example, if your provider removes a polyp during a colonoscopy, the colonoscopy will be considered diagnostic and costs may apply.

The following is a list of preventive services that are covered with no deductible or coinsurance:

- Welcome to Medicare Preventive Visit
- Annual Wellness Visit
- One-time Abdominal Aortic Aneurysm Screening
- Alcohol Misuse Screening and Counseling
- Mammogram Screening
- Breast Examination
- Cervical Cancer Screening
- Colon Cancer Screening
- Depression Screening

- Diabetes Screening
- Heart Disease Screening
- HIV Screening
- Medical Nutritional Therapy
- Obesity Screening and Counseling
- Osteoporosis Screening
- Prostate Cancer Screening
- Smoking Cessation
- Sexual Transmitted Infection Screening
- Vaccines

If you have questions about Medicare's preventive benefits, contact SHIP, the North Carolina Seniors' Health Insurance Information Program, at 855-408-1212 to speak with a trained counselor or to request a free brochure. SHIP is part of the North Carolina Department of Insurance and assists people who have questions about Medicare, Medicare Part D, Medicare supplement, Medicare Advantage and long term care insurance. SHIP also help citizens recognize and prevent Medicare billing errors and possible fraud and abuse through the N.C. Senior Medicare Patrol program.

Trained SHIP counselors are available for free, unbiased counseling appointments in all 100 North Carolina counties. Learn more at www.ncship.com.