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## **Health Reform Check-Up: Better Preventive Care for People with Medicare**

### **A New, Free Comprehensive Annual Check-Up**

The Patient Protection and Affordable Care Act (Section 4103) that the Senate will vote on in December makes an annual wellness examination a Medicare-covered benefit for the first time. The annual check-up is provided at no cost to the patient, and includes:

- A personalized health risk assessment for chronic disease and injury;
- A review of individual and family medical history;
- Detection of cognitive impairment, such as the onset of Alzheimer's disease;
- A list of all doctors and medical providers providing care to the patient.

Based on the outcome of the individualized health risk assessment, the patient will receive:

- A 5-10 year plan for screenings and other preventive services;
- Advice and referrals for educational services covering nutrition, weight loss, smoking cessation and fall prevention.

The annual wellness visit will be fully covered by Medicare and will be free to the patient. No coinsurance or deductible applies. State Health Insurance Programs, Area Agencies on Aging and community-based organizations are tasked with educating people with Medicare about the new wellness visit benefit, which becomes available in 2011. The addition of an annual wellness visit will provide coverage for a health risk assessment to people with Medicare who miss the 12-month window for the Welcome to Medicare benefit and will allow doctors to schedule annual examinations for their patients.

### **No Coinsurance or Deductibles for Preventive Services**

Section 3104 of the Patient Protection and Affordable Care Act eliminates the 20 percent coinsurance and application of the \$135 Part B deductible for all preventive services starting in 2011. Individuals who use these services will save:

- \$70.81 for a colonoscopy;
- \$24.47 for a mammogram;
- \$17.87 for the Welcome to Medicare physical;
- \$15.81 for a bone mass density measurement.

Eliminating cost-sharing for preventive services will remove cost as a barrier to services, and will increase use of preventive services. Currently, less than 4 percent of newly eligible people with Medicare take advantage of the Welcome to Medicare examination.