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Medicare: Wellness and Prevention



If you are used to having an “annual physical” and ask for that, original Medicare won’t pay for it. That is, original Medicare won’t pay doctors to do a general physical exam “to see what turns up”; you’ll pay out of pocket. (Medicare Advantage might have this as an “extra.” Check with your plan.)

Medicare does offer two types of “wellness visits”

Medicare is invested in prevention and in

managing chronic conditions, but be careful about the words you use when making an appointment. “Wellness visits” are available through original Medicare and Medicare Advantage. Beyond measuring height, weight, and blood pressure, however, these visits will be more of a conversation than an examination of your body.

The Welcome to Medicare visit happens only once

The Welcome visit is available only the first twelve months after you start Medicare. Think of this visit as setting your baseline, with future annual wellness visits serving as updates of key risk factors. This first visit covers many of the same topics as the annual wellness visit. But it’s a more in-depth look at your medical history, your family history, and your lifestyle habits and risk factors. It also includes extra observational assessments concerning things such as vision, hearing, balance, and your risk for falls.

The annual wellness visit includes discussion of the following:

- Your medical history
- Your lifestyle habits (drinking, smoking, exercise, drug use, opioid use)
- Your mental health (depression, dementia)
- Other health factors such as loneliness, anger, stress, pain, and life satisfaction

These appointments rely on your self-report of how you are doing and what you are doing. From this discussion, you and your doctor may agree on plans to lose weight, quit smoking, or get more exercise over the coming year. And the doctor may order screening tests to rule out other issues. You may also choose to discuss your preferences for end-of-life care so your doctor understands your wishes should you ever be unable to speak for yourself.

If you have a physical concern at any time

By all means, make an appointment if you have worrying symptoms. Get them checked out! Just don’t plan to bring up new aches or pains in the context of a wellness visit. You may end up responsible for 100 percent of the visit.

Want to learn more about Medicare and wellness?

Give us a call at 206-456-5155.



Aging Wisdom —
Your Experts in
Aging Well

206-456-5155

Aging Wisdom supports individuals and families in King and south Snohomish Counties as they plan for aging.



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