

Medicare covers my annual routine physical, right? Wrong.



Many Medicare beneficiaries are surprised when they get charged the full amount for a routine annual visit to their primary care doctor for a physical. Why would Medicare not cover a check-up?

The simple answer is that it does, but it is called a “Wellness Visit”. A “Wellness Visit” is covered at no charge to Medicare beneficiaries every 12 months. At this appointment, your doctor will ask you to fill out a “Health Risk Assessment” questionnaire which will be used to help prevent disease and

disability based on your current health and risk factors. Medicare’s website also explains what else is covered during this visit.

- A review of your medical and family history
- Developing or updating a list of current providers and prescriptions
- Height, weight, blood pressure, and other routine measurements
- Detection of any cognitive impairment
- Personalized health advice
- A list of risk factors and treatment options for you
- A screening schedule (like a checklist) for appropriate preventive services.

Anyone new to Medicare will get a few additional tests done during their “Welcome to Medicare” preventive visit.

If you’re on Medicare and want to see your doctor for a check-up be sure to ask for a “Wellness Exam” instead of an annual physical so that you don’t get billed for the visit!



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