



Medicare... What's New in 2011

April 2011

Annual Wellness Visit

Next year Medicare beneficiaries can receive an annual wellness visit, which includes a basic health risk assessment and provides personalized prevention plan services. If you are enrolled in Medicare Part B, one wellness visit will be covered at no cost every 12 months. To receive this benefit you must be enrolled in Medicare for more than 12 months and it has been more than 12 months since your "Welcome to Medicare Physical Exam."

The "Annual Wellness Visit" may include the following:

- Your height, weight and blood pressure measurement
- List of providers, suppliers and medications
- Update of your medical and family history
- An assessment of your health risks
- A screening schedule for appropriate preventive services for you to follow over the next five to ten years
- Any referral services that may treat potential risks

Preventive Benefits with No Cost Share

Most Medicare preventive benefits no longer have a deductible or coinsurance if the doctor accepts assignment. The exceptions to this are glaucoma screening, colon cancer screening (barium enema), prostate cancer screening (digital rectal exam) and diabetes self-management training.

Medicare Part D Premium Based on Income

Individuals with an adjusted gross income of \$85,000 (\$170,000 for couples) will pay a higher premium for their Part D plan. This extra premium will be paid to Medicare and is in addition to the plan's premium.

Medicare Part D Coverage Gap

If you reach the coverage gap in **2011**, you will get a 50% discount on your brand name prescription drugs and 7% discount on generics at the time you buy them, unless you are already getting Extra Help from Medicare with your drug costs.

Medicare Part D Open Enrollment Period Changes

Starting in 2011, the Part D Open Enrollment Period will run from October 15-December 7. Plan changes during this time will become effective January 1.

New Medicare Advantage Disenrollment Period

Each year between January 1 and February 14 you will have one opportunity to disenroll from a Medicare Advantage plan and go back to Original Medicare. If the Medicare Advantage plan you drop includes a drug benefit you will also have an opportunity to enroll in a Medicare Prescription drug plan. The next time you can disenroll from a Medicare Advantage plan will be during the Annual Open Enrollment Period.

Medicare Advantage Payment Changes

The cost sharing for chemotherapy, renal dialysis services and skilled nursing facility services in Medicare Advantage plans cannot exceed the cost sharing for these services under Original Medicare.

SHIIP is a service of the state of Iowa Insurance Division. Local counselors are available to assist with your questions and problems related to Medicare and health insurance. For more information contact us at...

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