

Your 'Welcome to Medicare' Physical Exam

Medicare now covers a one-time preventive physical exam within the first six months that you're covered by Medicare Part B. It's a great way to get up-to-date on important screenings and talk with your doctor about how to stay healthy.

■ What does the exam include?

It includes a thorough review of your health; education and counseling about the preventive services (screenings, shots, etc.) that you need; and referrals for other care.

■ What should you expect during the exam?

Your doctor will record your medical history and check your blood pressure, weight and height. He or she will give you (or order for you) a vision test and if appropriate, an electrocardiogram (EKG). Further tests may be ordered, depending on your health and medical history. Your doctor will check to make sure you're up-to-date with your immunizations, and will advise you on how to improve your health and prevent disease—including a written plan to remind you of screenings and other preventive services you need.

■ When should you schedule this exam?

As soon as you enroll in Medicare Part B! Medicare will only cover this physical if it occurs within the first six months that you have Part B.

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■ What should you bring to the exam?

- **Medical records**, including immunization records, if you're seeing a new doctor for the first time.
- **Family health history**. Try to learn as much as you can about your family's health history before your appointment, so your doctor has a clearer idea of your risk for certain diseases.
- **A list of all the prescription drugs you currently take**, how often you take them, and why.

■ How much does the exam cost?

You pay 20 percent of the Medicare-approved amount after you meet the yearly Part B deductible (\$110 for 2005). Since this may be your first time using your new Medicare benefit, check with your insurance to see if there is any out-of-pocket cost you'd be responsible for, such as the yearly deductible or a co-payment.

Source: <http://www.medicare.gov> www.medicare.gov

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