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# Senior Outlook

## Preventative Services that are Covered By Medicare

Medicare coverage for various screenings may change from one year to the next. Under the new provisions, the items outlined in the following paragraphs are covered to an extent.

### Alcohol Misuse Screenings And Counseling

This screening is covered once annually by Medicare Part B. People who do not meet the requirements for being alcohol dependent may qualify. Four brief sessions are covered if a physician says alcohol misuse is an issue. If the primary care practitioner accepts this assignment, there is no cost to the policyholder.

### Cardiovascular Disease Screenings

Every five years, these are covered by Medicare Part B. They include blood tests for triglyceride, lipid and cholesterol levels. The tests are helpful for determining if a person is likely to have a stroke or heart attack. There is no cost

for the tests, and everyone with Part B coverage is eligible.

### Depression Screenings

All Medicare Part B plan members are entitled to one depression screening each year. However, it must be completed in a primary care facility where followup treatment is available. If followup treatment cannot be performed there, referrals must be available. When a primary care provider accepts assignment, there are no fees.

### Diabetes Screenings

Medicare policyholders may be eligible for two diabetes screenings each year. If a person has a history of abnormal triglyceride levels, high blood pressure, a history of high blood sugar or is obese, he or she may qualify for the two screenings. If two or more of the following factors apply, Medicare may also

cover these screenings:

- History of gestational diabetes
- Family history of diabetes
- Overweight
- Age 65 or older

### Mammograms

Under Medicare Part B, mammograms are covered every 12 months. When deemed necessary by a doctor, additional mammograms are covered. This applies to women over the age of 40, and women under this age but over 35 can receive one baseline mammogram. If the primary care provider accepts assignment, there is no cost with original Medicare. Otherwise, 20 percent must be paid in accordance with the Part B deductible.

### Hepatitis C Screenings

One test is covered by Medicare, but

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# Senior Outlook

May 2015

A Newsletter for Clients and Friends of  
Century Benefits Group, Inc.

## How Adults can Reduce their Risk for Developing Dementia and Alzheimer's Disease

cases could be prevented. There are also other ways Americans can keep their minds active and help prevent the development of these two diseases.

### 1. Exercise Regularly

Active Americans are able to keep their cognitive abilities longer than people who do not exercise. The hippocampus of the brain actually shrinks when people age, and that is the area of the brain responsible for forming memory. However, regular and vigorous exercise has been shown to reverse this process. This is why it is so vital for seniors and people of all ages to exercise regularly. If the hippocampus shrinks, this contributes to memory loss. People who

are able to safely lift weights should also do this, but 150 minutes of moderate exercise each week will help fight shrinkage of the hippocampus.

### 2. Develop A New Hobby

Cell growth is stimulated in the brain when people learn something new. However, a daily routine does not challenge the brain enough to stimulate the same amount of cell growth. This is why experts recommend seniors learn something new regularly. Keeping old hobbies is not a bad idea, but try something new to help build a healthier brain. If possible, try to learn something

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## Welcome to the Century Benefits Group, Inc. Newsletter!

Century Benefits Group is pleased to present you with our Senior Outlook newsletter. We hope the articles in this edition will provide insight into an array of insurance and important topics helpful to you. Our organization works in the area of group and individual Medicare and Part-D RX Plans. We also work with group health insurance and employee benefit plans for small and mid-sized organizations. Our NEW Medicare website [www.nymedicare.org](http://www.nymedicare.org) is designed to educate you on Medicare along with understanding the various Medicare plans available. In addition, the site gives you the opportunity to quote and enroll in a variety of individual insurance plans, dental, vision, life, travel, and pet insurance. For those of you who live in New York State the NYS senior prescription drug program, EPIC has raised the income qualifications to qualify for this program. Contact EPIC at (800) 332-3742 to see if you now qualify for this cost saving program. If you are are enrolled in the EPIC program, this qualifies as a special election and allows you to change your Medicare Advantage plan prior to the open enroll period this fall. As we grow our Medicare business we are happy to assist other individuals or groups who may need our help that you many know. Our goal is to provide excellent service, competitive plans and products to tailored to meet your individual needs. Thank you for being our client and if we can be of assistance to you or someone else please contact me.



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CENTURY BENEFITS GROUP  
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EMPLOYEE BENEFIT ADVISORS

# What Consumers Need to Know about Health Care Fraud and Health Insurance Fraud

Health care fraud and health insurance fraud go hand in hand, and these issues are becoming more problematic in the United States. While anyone may be targeted, senior citizens are the most common targets of fraudsters.

## What Is Health Care or Health Insurance Fraud?

One form of this fraud includes medical equipment fraud. This happens when manufacturers say they will provide free products to patients. However, those products are typically billed to the insurance company. In some cases, no product will be delivered to the patient at all but will still be billed to the insurance company. There are also what are called rolling lab schemes, which involve fake tests being performed on patients at various retirement homes, health clubs, malls or other locations. These tests are unnecessary and are then billed to Medicare or an insurance company.

Some scams involve insurance companies being billed for services that were never performed on policyholders. Bills that are fake may also be submitted, or legitimate bills may be completely changed to yield higher amounts and varying services. Medicare fraud is one of the most common forms of health insurance fraud today. Since seniors constitute a large portion of Medicare policyholders, they are usually targeted. The most common offenders are medical equipment companies or fraudsters posing as medical equipment manufacturers. They typically offer senior citizens "free" products if they will provide their Medicare numbers. Since physicians must sign forms certifying that testing or equipment pieces are needed prior to Medicare approving payment, corrupt doctors will participate or signatures will be forged. As soon as fraudsters have a signature to present, they send off their fake claims to Medicare to be wrongly compensated for unnecessary services or equipment.

## How To Avoid Health Care And Health Insurance Fraud

There are several steps consumers can take to protect themselves from health

care fraud and health insurance fraud.

- Do not sign blank claim forms.
- Do not give open authorization for billed services.
- Always ask medical providers what the total charges and upfront costs are.
- Keep good records of every health care appointment.
- Only give Medicare or insurance numbers to providers who actually provide services.
- Be aware if a physician orders medical equipment or not.
- Review benefits statements from the insurer carefully.
- Avoid door-to-door salespeople who claim to offer free services or equipment.

## Counterfeit Prescription Drugs

Another serious issue is counterfeit prescription drugs, and this is serious not only for financial implications but also because counterfeit drugs can cause serious harm to people. Be aware of every prescription's appearance. Closely examine medications to ensure they are not counterfeit. Pay attention to lot numbers and the packaging as well.

If a drug looks suspicious, contact the pharmacist immediately. When any adverse reactions are noted, contact the physician or pharmacist immediately. Be careful when buying any prescription drugs on the Internet, and avoid purchasing them from distributors who lack legitimate licenses. A Verified Internet Pharmacy Practice Site or VIPPS seal will appear on any legitimate providers' sites. Be familiar with this seal and what it means to shop safely online. Always remember that special promotions and prices listed online may be tied to counterfeit prescription drug scams.

Many people may not feel as strongly about taking steps to prevent this type of fraud as they should. Although insurers are the ones who have to deal with the hard part and most financial blows, the money they lose means they must raise premiums for consumers. If everyone works to prevent health care fraud, costs will stay lower.



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people at high risk may qualify for annual testing. If a person was born between 1945 and 1965, had a blood transfusion prior to 1992 or has a history of injected drug use, he or she will qualify. Screenings are covered only when ordered by a primary care provider with the original Medicare.

## HIV Screenings

Screenings are covered by Medicare Part B, and they are provided every 12 months. During a pregnancy, they may be covered up to three times. People who ask for the test, are at an increased risk level or are pregnant qualify. Original Medicare rules say that the test is free if the qualified care provider accepts assignment.

There are several other coverage provisions, which include the following:

- Abdominal aortic aneurysm screenings
- Bone mass measurements
- Behavioral therapy
- Cervical and vaginal cancer screenings
- Colo-rectal cancer screenings
- Diabetes self-management training
- Glaucoma tests
- Nutrition therapy services
- Obesity screenings and counseling
- Vaccinations
- Tobacco cessation counseling
- Prostate cancer screenings
- Wellness visits

To learn more about what is covered, discuss concerns with an agent.

# Four Important Estate Planning Documents Everyone Should Have

People who have any doubts about their estate planning status should review it immediately. This task may be undesirable, but it is necessary and will be a huge favor to survivors. Planning goes beyond the simple death and taxes idea to include what would happen if a person is incapacitated but still living. For this reason, there are four essential estate planning documents everyone should have in order.

## Will

Some people may not think they need a will, but these are important for all people to have. A will can ensure a person's wishes are followed after his or her death in many regards. A simple document specifying where everything will be directed after death is essential when there are multiple heirs. Another important part of a will is specifying an executor, which is the person who is in charge of making decisions about the estate and paying bills. It is helpful to let the executor know that he or she has been appointed, but it is not necessary to tell all heirs they are included or what they can expect. Financial experts recommend avoiding the idea that family members can just figure out what to do with assets and heirlooms. They recommend discussing this with family and outlining specifics in a will to avoid squabbles after the creator of the will dies. They also warn people to beware of online resources for cheap and easy wills. Some details may be left out this way, so it is best to discuss concerns with an agent.

## Medical Power Of Attorney

This document may also be called a health care proxy. It allows any designated adult to make medical decisions for a person if he or she is unable to do so. It is important to choose a person with trusted judgment who has the ability to stay calm



during a crisis while still exercising good judgment.

## Durable Power Of Attorney

This document appoints another person as an agent to act with authority and make decisions for the creator of the POA if he or she becomes disabled. No person should take this decision lightly or make hasty choices. The role of power of attorney gives a person long-lasting power. The person chosen should be trustworthy and financially responsible. It is always important to name a backup person as well. Some people will name their spouses, but if a couple is injured in an accident at the same time, this will create a problem.

## Living Will

Living wills may also be known as advanced directives or advanced health care directives. They specify the wishes of the creator for his or her end-of-life care. This includes topics such as life support, resuscitation and feeding. It is important to sit down and talk to loved ones about individual wishes when it comes to living wills and medical power of attorney forms.

Financial experts recommend keeping finance records, medical records and all important documents in a safe place and keeping them together. Avoid putting

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new every day. Even something small is enough to contribute to cell growth. Playing interactive games online can help stimulate coordination and brain cell growth. Just be sure not to become addicted and neglect exercise.

## 3. Adopt A Mediterranean Diet

Mediterranean diets include mostly fish, nuts, fruits, beans and vegetables. Experts say that all of these foods are helpful in reducing the risk of dementia and Alzheimer's disease by more than 30 percent. They contribute to better brain function and improved heart health. Fresh fruit and leafy greens are also beneficial for slowing the progression of dementia. Spices have been shown to contribute to brain health, so do not be afraid to try adding them to various dishes. Vitamins are also essential, but B12 is one that is especially critical. It has been shown to help prevent or slow the progression of dementia and Alzheimer's disease.

## 4. Lower Stress

Any type of stress will flood the brain with cortisol, which leads to impairment of memory. Meditation has been shown to reduce stress, and it can also lead to building the beneficial gray matter in the brain. Since there are a wide variety of ways to reduce stress, it is best to speak with a physician for the best individual recommendations.

## 5. Socialize More Often

Studies show that people who socialize more have a reduced risk of developing Alzheimer's disease or dementia later on. Keep a calendar, and stay on top of social events or functions. Common interest groups are a good idea, and these give people a feeling of belonging and purpose. People who participate in these activities are less likely to suffer from cognitive disorders.

them in a safe-deposit box, because a person will need to show proof of power of attorney to access it. Update financial information every year, and make sure it is updated on any necessary documents as well. To learn more, discuss concerns with an agent.