

Little known Medicare Benefits – These covered items might surprise you.

Annual 'wellness visits'

Once you've had Medicare Part B coverage for a year, you'll get what's called an annual wellness visit with your doctor, who will take routine measurements, such as your height, weight, blood pressure, and review your medical history. Personally, I always schedule blood/urine tests to be scheduled in advance of this visit. I can then review this data with my doctor and act if necessary.

Obesity counseling

Obesity causes many illnesses and can make frail older bodies much weaker. If you have a Body Mass Index (BMI) reading of 30 or more, Medicare will cover face-to-face counseling sessions in a primary care setting (like a doctor's office) to help you bring your weight down to a healthier level.

Special footwear for diabetes

One of the least-known Medicare benefits is its allowance for specialized shoes for people with diabetes. Medicare will pay for one pair of custom-molded shoes and inserts and a pair of extra-depth shoes if they're prescribed and provided by a podiatrist or other qualified health professional. Your insurance will also cover another two pairs of inserts for your custom-molded shoes and three pairs of inserts for extra-depth shoes each calendar year.

Help to quit smoking!

If you're a smoker, Medicare can help you kick the habit. To help you break your nicotine addiction, Medicare will pay for eight in-person counseling sessions per year. But Medicare's drug coverage will not pay for stop-smoking products sold over the counter at drugstores, like nicotine patches, lozenges, and gum.

Counseling for alcohol problems

Much like smoking, alcohol abuse can have seriously negative effects on the wellness of an older person. Medicare provides alcohol misuse screening and treatment free of charge. It covers one screening per year and up to four brief counseling sessions if the reviewing physician believes a patient needs help.

Some hearing exams

Basic Medicare usually won't pay for hearing aids or routine hearing tests. But hearing is related to balance. When a senior is having balance issues, a physician may want to check the ears to see if there's an inner ear problem requiring medical treatment. Medicare will cover this.

Hospice care

Hospice care comprises a host of treatments at the end of a person's life. Medicare will pay for a long list of hospice services, including nursing care, and grief and loss counseling for the patient and family. Once you select hospice care, the hospice benefit typically covers everything you need.

Disease screenings

Medicare will pay for testing to detect: HIV and other STDs; diabetes; glaucoma; breast and cervical cancer; colon and prostate cancer; and heart disease. Patients with histories of smoking can get an annual lung cancer screening, and Medicare also covers annual screenings for depression and other behavioral health issues that are a concern for seniors.

Wheelchairs and scooters

The wheelchair or scooter must be considered medically necessary. Your doctor would need to certify that you are unable to walk without difficulty. The physician would be required to write a prescription for the vehicle or wheelchair after giving you an exam.

A walk-in bathtub

In order for you to obtain coverage, your doctor would have to attest that a walk-in tub is an absolute medical necessity. Medicare will not help with payments upfront — after you buy the tub, you'd submit the bill for possible reimbursement. But there's no guarantee that you'll get your money back.