

# Insurance Solutions August Newsletter



## **AN ANNUAL PHYSICAL IS NOT COVERED BY MEDICARE!**

To help clarify this, let's begin by discussing the: "annual physical." In defining the term, Dignity Health states, "A thorough physical examination covers head to toe and usually lasts about 30 minutes. It measures important vital signs such as temperature, blood pressure, and heart rate — and evaluates your body using observation, palpitation, percussion, and auscultation (using a stethoscope)." In addition, the performing physician may also conduct tests (e.g., drawing blood, or requesting a urine specimen).

The Centers for Medicare & Medicaid Services (CMS) notes that a "**routine physical examination**" is **not covered by Medicare**". Thus, Medicare patients will be expected to cover the entire cost of the service (unless supplementary insurance provides coverage).

Now, as to why Medicare does not cover a physical exam, I share the following:

**Growing Doubt Over Usefulness of Annual Physicals** Over the last several decades, numerous studies have failed to find a connection between periodic health evaluations in healthy people and reduced mortality or improved health outcomes. Groups including the American Medical Association, United States Preventive Services Task Force and the Society of General Internal Medicine have moved away from promoting the yearly head-to-toe exam in symptomless, healthy adults.

A 2012 review from the Cochrane Collaboration, a nonprofit organization that surveys medical research around the world, looked at 14 clinical trials involving more than 180,000 people and the effect of "general health checks for reducing illness and mortality." Their findings: The checkups had no effect on hospital admission rates, absences from work, disability, specialist referrals, additional doctor visits or even patient anxiety. They didn't improve patient health or reduce mortality, and the review concluded the checks were "unlikely to be beneficial."

In a recent editorial in The New York Times, bioethicist and fellow of the Center for American Progress Ezekiel J. Emanuel wrote that "**the annual physical examination is basically worthless**" and argued for readers to skip it altogether. But, he said, he would go through with his own flu shot once a year (today, we would add a COVID shot 🤒) and colonoscopy every 10 years – things "proven to reduce morbidity and mortality."

Medicare arrived at their conclusion to use an Annual Wellness visit rather than a Physical Exam based on studies such as those discussed in this research.

**Annual Wellness Visit** Now onto the Annual Wellness Visit which was established by the Affordable Care Act.

As Medicare notes, beneficiaries with Medicare Part B for longer than a year are eligible for the service once every 12 months. During these visits, a provider develops or updates a personalized prevention plan to help reduce the likelihood of disease and disability. The visit should include a wide range of services, such as medical and family history review, developing/updating current providers and prescriptions, gathering of routine measurements, treatment options for risk factors, and development of a screening schedule. Providers also ask patients to complete a health risk assessment and may perform a cognitive impairment assessment to look for signs of Alzheimer's disease or dementia.

**Medicare patients pay nothing for the annual wellness visit.** Medicare's position is that their Annual Wellness Exam is adequate and therefore is paid for by Medicare 100%.

Personally, to make the wellness exam more meaningful for me, I ask my doctor to schedule a blood/urine test **in advance** so that when I meet with the doctor, we can discuss specific information on what is going on in my body. I happily pay for that test because I believe having that information is worth the cost. If you do this, you will see that having this data, changes the entire character of this visit to your doctor. It goes from generalities to specifics.

My suggestion is that the best way to maximize the effectiveness of the "covered" Annual Wellness Test, is to have your doctor order a blood/urine test in advance of your visit so that the test results are there for discussion during the exam.

I believe the modest cost of the test is a worthwhile investment in my health. I suggest you consider this as well.

**And please remember: An annual physical exam is NOT paid for by Medicare.**