



## HEALTH CARE *and you*

# The New Health Care Law: Improvements to Preventive and Wellness Benefits

**A primary goal of the new health care law is to improve health insurance coverage for all people. But many people may not be aware of new prevention and wellness provisions that could save individuals and families hundreds of dollars a year. Under the new law insurers must offer proven preventive services – like immunizations, cancer screenings and checkups – to you at no additional out-of-pocket charge.**

### **For People with Insurance:**

The health care law requires all new health plans to cover important preventive and wellness benefits with no deductibles and co-payments. Examples include services such as immunizations and screenings for cancer or diabetes. This requirement applies to new individual and group insurance plans and is effective this year.

### **For People with Medicare:**

Starting in 2011, Medicare will pay for an annual wellness visit and a personalized prevention plan.

The personalized prevention plan may include the following:

- An assessment of your health risks
- Your updated medical history
- A list of your current health care providers
- A list of your current prescription medications
- Your height, weight, and blood pressure measurements
- A screening schedule for appropriate preventive services for you to follow over the next five to ten years
- A list of your health risk factors along with treatment options

Medicare will also continue to cover a Welcome to Medicare physical exam for people who are new to the Medicare program. The Welcome to Medicare exam is free, with no deductibles and co-payments. Those who are new to Medicare cannot get both the Welcome to Medicare exam and the annual wellness visit during their first

12 months of enrollment. The Welcome to Medicare exam is available during the first 12 months of enrollment into the Medicare program. The annual wellness visit takes place each year after that.

For those with a Medicare Advantage plan, most of these plans offer Medicare-covered preventive services with no deductibles and co-payments. The new health care law does not require Medicare Advantage plans to offer preventive services free of charge. If you have a Medicare Advantage plan you should check with your plan to confirm what the deductibles and co-payments are for preventive services, if any.

Check [www.aarp.org/getthefacts](http://www.aarp.org/getthefacts) frequently for the latest information.