Physical Exam or Wellness Visit? What Medicare Covers

Posted by Medicare Made Clear



Many people consider a yearly trip to the doctor for a “physical” part of routine care. Some may think of a physical as a head-to-toe assessment of health. We may expect tests, screenings, X-rays and other procedures.

The National Institutes of Health (NIH) describes a physical exam as studying the body to determine if there is or is not a physical problem. NIH goes on to say that it usually includes:

* Looking at the body (inspection)
* Feeling the body with fingers or hands (palpation)
* Listening to the body’s sounds (auscultation)
* Producing sounds, usually by tapping on areas of the body (percussion)

Notice there is no mention of specific tests or procedures. The provider gathers information through his or her senses—what is seen, felt or heard. Tests may be ordered based on this information, but they would not be covered under the cost of the physical exam.

Medicare does not cover an annual physical exam, as such. This may be confusing, so let’s look at what Medicare does cover.

Welcome to Medicare Visit

[**Medicare Part B**](http://www.medicaremadeclear.com/about/coverage/what-is-medicare/part-b?utm_source=blog&utm_medium=social&utm_campaign=post&utm_content=blog2016_kcJ) covers a Welcome to Medicare Visit.

This visit is also called an Initial Preventive Physical Exam (IPPE). You are eligible for this benefit once, within the first 12 months that you are enrolled in Part B. During the visit your provider will:

* Record and evaluate your medical and family history, current health conditions and prescriptions.
* Check your blood pressure, vision, weight and height to get a baseline for your care.
* Make sure you are up-to-date with preventive screenings and services, such as cancer screenings and shots.
* Order further tests, depending on your general health and medical history.

You do not pay a copayment for your Welcome to Medicare Visit. The Part B deductible does not apply to the cost of the visit either.

After the visit, your provider will give you a personalized prevention plan or checklist with the screenings and preventive services recommended for you. These services are not part of the Welcome Visit. You may have to pay a co-payment for the recommended services when you get them. Your Part B deductible may also apply.

Medicare Wellness Visit

Medicare Part B also covers an annual Wellness Visit. You are eligible for this benefit once each year, after you have had Part B for at least 12 months. Medicare will cover an Annual Wellness Visit once every 12 months (11 full months must have passed since your last visit).

The purpose of the Annual Wellness Visit is to develop or update your personalized prevention plan. The visit includes:

* A health risk assessment (questions you answer about your health)
* A review of your medical and family history
* Developing or updating a list of your current providers and prescriptions
* Documenting your height, weight, blood pressure and other routine measurements
* Looking for signs of memory loss or dementia
* Personalized health advice just for you
* A list of risk factors and treatment options for you
* A screening schedule (like a checklist) for the preventive services recommended for you

You pay no copayment for your Annual Wellness Visits, and these visits are not subject to your Part B deductible. However, you may have to pay a share of the cost for certain recommended tests or services.

Conclusion

The bottom line is that the Welcome to Medicare Visit and Annual Wellness Visits are important Medicare benefits that help you and your doctor stay on top of your health. While these visits are not “physical exams,” in many ways they accomplish the same thing.