

Medicare Changes for 2011

Q: Is Medicare changing for the better in 2011?

A. Yes. There are a number of new features in the Medicare program that should make it an even more useful insurance program for beneficiaries this coming year. Here are some of the new changes for 2011:

* *Annual Wellness Visit:* As of January 1, 2011, people on Medicare are entitled to a new ‘Annual Wellness Visit’ with their doctor, where they can have a comprehensive health risk assessment and develop a personalized prevention plan.

* *Elimination of copays for most Medicare preventive services:* Beginning with the New Year, a number of Medicare-covered preventive services no longer require copayments. If your doctor accepts what Medicare pays for a service as payment in full, then the following preventive services will have no copayments: abdominal aortic aneurysm screening; bone mass measurement; breast cancer screening/mammograms; cardiovascular screening tests; colorectal cancer screenings, such as flexible sigmoidoscopy and colonoscopy; diabetes screening tests; flu shots; Hepatitis B shots; HIV screening tests; medical nutrition therapy services for people with diabetes or kidney disease, or who have had a kidney transplant in the last 3 years; pap tests and pelvic exams; physical exams – both the “Welcome to Medicare” visit and the annual “wellness visit”; pneumococcal shot; prostate cancer screening; smoking cessation counseling.

* *Smoking cessation counseling:* As of January 1st, anyone on Medicare who smokes can take advantage of as many as eight smoking cessation counseling sessions.

* *Medicare Advantage longer disenrollment period:* People enrolled in Medicare Advantage plans—which are private plans---now have a 45-days (from January 1 to February 14 of each year) to quit their Advantage plan and return to Original Medicare (Parts A and B), and enroll in Medicare Part D prescription drug plan if they wish.

* *Savings in the Medicare D “Donut Hole.”* In 2011, people with Medicare D plans will benefit from a 50% savings on covered brand-name prescriptions and 7% savings on generic drugs. Cost-sharing for people in the donut hole will phase down over time, until the donut hole closes entirely in 2020.

* *Longer Time To Change Medicare D Plans:* Starting in 2011, the Annual Enrollment Period for the Medicare D drug plans will begin October 15th and continue until December 7th. People will have more time to compare drug plans and enroll in the one they like the best.

* *New “Physician Compare” Website:* A new listing of doctors is now available to help consumers find and compare doctors in their area. Eventually information about quality of care and patient experience will be listed on the website www.medicare.gov/find-a-doctor.

All of these 2011 improvements to Medicare were part of the Affordable Care Act, which became federal law in March of 2010.