

## MEDICARE PART B

Medicare Part B helps cover medically-necessary services like doctors' services, outpatient care, and other medical services. Part B also covers some preventive services. These include a one-time "Welcome to Medicare" preventive services visit, bone mass measurements, flu and pneumococcal shots, cardiovascular screenings, cancer screenings, diabetes screenings, and more.

Most people pay the standard Part B Premium of \$174.70 as well as an annual deductible of \$240 in 2024. Some people may pay a higher premium based on their income. These amounts may change each year.

## MEDICARE ADVANTAGE

Medicare Advantage Plans are health plan options that are approved by Medicare and run by private companies. These plans are part of Medicare, and are sometimes called "Part C" Plans. They provide all your Part A and Part B covered services. Medicare Advantage Plans may offer extra benefits and most include Medicare prescription drug coverage (usually for an extra cost). You may need a referral to see a specialist. In some plans, you can only see doctors who belong to the plan or go to certain hospitals to get covered services.

## WHAT IS SHIP?

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state. All of our services are free.

SHIP helps answer your questions about Medicare, Medicare Supplement Insurance, Medicare Advantage, Medicaid, long term care insurance, prescription coverage and low-income assistance. SHIP provides tools and information to help you make decisions regarding your health care. We strive to help you be wise consumers and to get the most value for your health insurance dollars.

- Local...
- Unbiased...
- Free...
- Confidential...
- Knowledgeable...
- In-person or virtual...



# MEDICARE PREVENTIVE SERVICES

An Important Player in Keeping You Healthy



Navigating Medicare

**(800) 452-4800**  
**www.medicare.in.gov**



# This is partial list of Preventive Services that Medicare may help cover.

Service Available	Cost	How Often	Brief Description
“Welcome to Medicare” Exam	Free but may include costs for other services	One time in the first 12 months after enrolling in Medicare Part B	Health risk assessment and preventive schedule by your primary care provider
Annual Wellness Visit	Free but may include costs for other services	Once every 12 months after the “Welcome to Medicare” Exam	Health risk assessment and preventive schedule by your primary care provider
Abdominal Aortic Aneurysm Screening	Free if the provider accepts assignment	Once upon referral	Ultrasound screening for people at risk
Alcohol Misuse Screening and Counseling	Free if the provider accepts assignment	Once a year	Up to 4 Face-to-face counseling sessions
Bone Mass Measurement	Free if the provider accepts assignment	Once every 24 months if at low risk	Have risk factors for osteoporosis
Breast Cancer Screening-Exam	Free if the provider accepts assignment	Once every 24 months if at low risk	For women age 40+
Breast Cancer Screening- Mammogram	Free if the provider accepts assignment	Once every 12 months	For women age 40+
Cardiovascular Disease Counseling	Free if the provider accepts assignment	Once every 12 months	One session to help lower your risk
Cardiovascular Disease Screening	Free if the provider accepts assignment	Once every 5 years	Checks cholesterol, triglyceride, and lipids
Cervical/Vaginal Cancer Screening	Free if the provider accepts assignment	Once every 24 months if at low risk	Pap test and pelvic exam
Colon Cancer Screening-Colonoscopy	Free if the provider accepts assignment	Every 10 years if at low risk	For age 50+
Colon Cancer Screening-Fecal Blood Test	Free if the provider accepts assignment	Once every 12 months if at low risk	For age 50+
Colon Cancer Screening-Sigmoidoscopy	Free if the provider accepts assignment	Every 4 years	For age 50+
COVID-19 Vaccinations and Boosters	Free at any provider.	As needed	Available with Medicare/Medicare Advantage card
CT Lung Screening	Free if the provider accepts assignment	Once every 12 months	For age 50-77
Depression Screening	Free if the provider accepts assignment	Once every 12 months	Identifies risk factors and symptoms
Diabetes Screening	Free if the provider accepts assignment	Once every 12 months if at low risk	Blood test for detection of diabetes
HIV Screening	Free if the provider accepts assignment	Once every 12 months	For people at risk or pregnant women
Nutrition Counseling	Free if the provider accepts assignment	Three hours in first year of diagnosis	For people with diabetes or renal disease
Mammogram	Free if the provider accepts assignment	Once every 12 months	For women between 35–39
Obesity Screening and Counseling	Free if the provider accepts assignment	Once every 12 months	12 months of counseling (BMI=30+)
Prostate Cancer Screening-PSA Test	Free if the provider accepts assignment	Once every 12 months	For men age 50+
Sexually Transmitted Infection Screening	Free if the provider accepts assignment	Once every 12 months	For people at risk or pregnant women
Sexually Transmitted Infection Counseling	Free if the provider accepts assignment	Up to 2 counseling sessions	For people at risk or pregnant women
Smoking Cessation Counseling	Free if the provider accepts assignment	Up to 8 counseling sessions	For anyone who wants to quit smoking
Vaccinations-Flu Shot	Free if the provider accepts assignment	Once every 12 months	Available during flu season
Vaccinations-Hepatitis B Shots	Free if the provider accepts assignment	Once in your lifetime if at risk	All 3 shots included
Vaccinations-Pneumococcal Shot	Free if the provider accepts assignment	Once in your lifetime	Can be given anytime during the year
Diabetes Self Management	Part B deductible and 20%	Up to 10 hours after diagnosis	How to monitor blood sugar, eat right, exercise, inject insulin
Glaucoma Test	Part B deductible and 20%	Once every 12 months if at risk	Detects the eye disease glaucoma
Colon Cancer Screening-Barium Enema	Free if the provider accepts assignment	Every 4 years if at low risk	For age 50+
Prostate Cancer Screening-Rectal Exam	Part B deductible and 20%	Once every 12 months	For men age 50+