

## **July/August Medicare Messages:**

Since we know you are using these messages in a variety of ways and places, we have provided four that you can use in July and August.

### **Message One:**

Skin Cancer: Summer is here and for many, that means more time under the sun. But seniors are at high risk for sun problems, like skin cancer due to past sunburns, increasingly fragile skin and medication interactions. Each year, more people are diagnosed with skin cancer than any other types of cancer with one in five being affected by age 70. Experts disagree on how often skin cancer screenings are necessary, but Medicare will only cover a skin cancer screening if it is medically necessary, not as a preventive measure. If you need a skin cancer screening, expect to pay your normal cost-sharing amount.

If you are diagnosed with skin cancer, Medicare will cover the treatment under normal Medicare cost sharing, using Part B for any outpatient treatment, Part A for inpatient treatment and Part D for any medication taken at home. If you have questions about how Medicare covers skin cancer or have other questions about Medicare, contact a SHIP counselor at (435)673-3548

### **Message Two:**

Medicare Preventive Health Benefits: Prior to 2011, very few preventive benefits were fully covered by Medicare. The preventive benefits that were covered were still subject to the normal 20% coinsurance. Over the last 10 years, Medicare has expanded its preventive benefits significantly, now offering a wide variety of preventive benefits at no cost. Bone Mass Measurements, many Cancer Screenings, Cardiovascular screenings, diabetes screenings, many vaccines, annual Wellness Visits and more are now covered at no cost. The frequency of these tests depends on the service and your risk level. You can use your MyMedicare account to track when you had preventive services and when you are next eligible. You can find out more about Medicare Preventive benefits by calling a SHIP counselor with the Area Agency on Aging – Five County at (435) 673-3548.

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### Message Three:

Be on the lookout for scams related to Medicare! Don't give out your Medicare number, protect your personal information and don't fall for scare tactics or time sensitive offers. Verify anything that sounds too good to be true. Contact the Senior Medicare Patrol to report fraud, errors or abuse by calling (435)673-3548.

### Message Four:

For Medicare beneficiaries to be eligible for home health care services, they must be under the care of a physician and the physician must certify that the beneficiary needs one or more of the following:

- ✓ ☐ physical therapy
- ✓ ☐ occupational therapy
- ✓ ☐ speech language therapy
- ✓ ☐ or intermittent skilled nursing care.

Beneficiaries must also be "homebound," which means that due to their condition, leaving their home is not recommended and requires special transportation, or can only be done with a taxing effort.

Billing Medicare for home health services not provided is highly illegal and should be reported immediately if you are approached for this scheme. Contact your local Senior Medicare Patrol at (435)673-3548 if you have questions about Home Health Fraud or other healthcare fraud.