

September/October 2012

# **Get ready for Open Enrollment**

Open Enrollment is October 15-December 7, and Medicare is stronger than ever. People with Medicare will continue to enjoy more benefits, better choices, and lower costs.

Now's the time to <u>check out your options</u>:

- Review your current plan, including costs and coverage for next year. Look for a letter in the mail from your plan with information about changes for next year.
- In October, <u>review and compare plans</u> available in your area, including Medicare's 5-star health and drug plan rating system.
- By December 7, choose a plan that works for you, and enroll if you are changing plans.

For more information and help making choices, visit <u>www.medicare.gov</u>, <u>contact your local SHIP</u>, or call 1-800-MEDICARE.

#### The new Medicare.gov: Making Medicare information clearer & simpler

<u>Medicare.gov</u> has a new design that makes it faster and easier for you to answer your Medicare questions. As your trusted source of online Medicare information, we worked for more than 2 years to improve the things you use most. The new <u>Medicare.gov</u> includes features not available before, like:

- Many ways (right from the homepage) for you to do the most common tasks, like finding out about costs, coverage, and plans
- New labels to help you get the information you want faster
- Design that works on mobile devices, like tablets and smartphones, so you can get information anytime, anywhere, and in the most convenient format for you

# Get yearly prostate cancer screenings

Did you know prostate cancer is the most common cancer in American men?

September is prostate cancer awareness month – help prevent prostate cancer from affecting you or the men in your life. If you're a man who's 50 or older, make sure you get screened for prostate cancer every 12 months.

Medicare covers 2 tests to help find prostate cancer early, when treatment works best:

- Digital rectal exam—You pay 20% of the Medicare-approved amount after the yearly Part B deductible.
- Prostate Specific Antigen (PSA) test—Free to all men with Medicare 50 and older (coverage for this test begins the day after your 50th birthday).

Learn more about prostate cancer by visiting the <u>American Cancer Society</u>, the <u>National Cancer</u> <u>Institute</u>, and the <u>Centers for Disease Control and Prevention</u>. Also, watch our short <u>video</u> about your screening options with Medicare.

## **Getting outpatient therapy? Be sure you know Medicare's limits**

Are you getting physical therapy after a hip replacement? Speech-language pathology services after a stroke? Anytime you get outpatient physical therapy, occupational therapy or speech-language pathology services, be sure you know the limits for how much Medicare will pay.

<u>Medicare helps pay for</u> medically-necessary outpatient physical and occupational therapy, and speechlanguage pathology services. There are limits, called "therapy caps," on these services when you get them from most outpatient providers.

The therapy cap amounts for 2012 are:

- \$1,880 for physical therapy (PT) and speech-language pathology (SLP) services combined
- \$1,880 for occupational therapy (OT) services

You may qualify to get an exception so that Medicare will continue to pay its share for your services after you reach the therapy cap limits. Your therapist must document your need for medically-necessary services in your medical record. Your therapist's billing office must indicate on your claim that your outpatient therapy services are medically necessary for services above the therapy cap.

Learn more about Medicare's limits on therapy services.

## Go paperless with "Medicare & You"

Love your red, white and blue "Medicare & You" handbook? Did you ever think it would be nice to get the same information online?

Just in time for Open Enrollment, you can <u>get "Medicare & You" online</u> and access all the same information you can find in your printed handbook. Find out what's new for the year, how Medicare works with your other insurance, get Medicare costs, and find out what Medicare covers. Even better, the handbook information on the web is updated regularly, so you'll always find the most up-to-date Medicare information.

You can also choose to get your next "Medicare & You" handbook electronically by using the <u>"go</u> <u>paperless"</u> option. <u>Sign up today</u> (in just a few simple steps), and we'll send you an e-mail including a link to the <u>new handbook online</u>. It's instant, current, and convenient.

# Protect yourself by getting the shots you need

Winter will be here before you know it. It's time to think about protecting yourself from the flu and pneumonia.

<u>Medicare covers the flu shot</u> once per flu season, and you pay nothing for the shot. Medicare also <u>covers a pneumococcal shot</u> to help prevent pneumococcal infections (like certain types of pneumonia). Most people only need this shot once in their lifetime.

Talk to your doctor about whether you need these shots to keep you healthy this winter.

#### Schedule your yearly mammogram during breast cancer awareness month

After skin cancer, breast cancer is the most common cancer among American women. October is breast cancer awareness month – take the time to schedule your yearly mammogram.

<u>Medicare covers a yearly mammogram</u> for women over 40 years old, and you don't have to pay anything as long as your doctor accepts assignment.

Learn more about breast cancer and the screenings you need by visiting the <u>Centers for Disease Control</u> and the <u>National Cancer Institute</u>.



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