



RSVP promotes volunteerism, particularly among persons 55 years of age and older, and provides opportunities for them to pursue their interests and use their abilities to help meet the critical needs of Montgomery County
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How Do We Get To Better Health?

If you could live a healthier and happier life, wouldn't you? The answer to that is pretty simple; but how do we get there?

If you are a Medicare recipient, several preventive tests and services are covered and even recommended. The idea being that if you are taking care of your health and having the tests your doctor recommends, you might be able to avoid larger health problems down the road. The saying "an ounce of prevention is worth a pound of cure" couldn't be more accurate.

If you are new to Medicare in 2010, you will be offered a "Welcome to Medicare" physical check up. You must have this exam within the first twelve months of getting Part B coverage. Your health care provider will review your medical history, take a blood pressure reading, measure your height and weight and may recommend an electrocardiogram and vision test. Your provider may offer information and counseling on preventive services that may be warranted.

This may be a good time to discuss your feelings about life sustaining measures with your doctor.

Starting in 2011, new health laws provide for a free annual wellness visit to update your personal prevention plan based on current health needs.

The annual \$155 Part B deductible will not apply to this service but the beneficiary is responsible for the 20% cost not covered by Medicare.

Medicare covers several vaccines to keep you healthy. The annual flu shot you receive in the fall is covered (some insurance companies may require you to pay for the administration cost of the shot.) Medicare also covers the pneumococcal vaccine, used to prevent the development of meningitis. This is usually a one-time shot. The final vaccine is for Hepatitis B. This is a series of three vaccines to ensure complete protection. Vaccine recipients are responsible for 20% of the cost after their annual deductible has been met.

If this is your first visit to a doctor this year, you are responsible for the \$155 deductible as well as the 20% that Medicare does not cover, unless you have other insurance that covers those costs.

Most women over the age of 40 get an annual mammogram for breast cancer screening. Medicare covers 80% of the mammogram cost with the beneficiary being responsible for the remaining 20%. Remember to schedule your next mammogram one year plus one day from time of this year's test.

The same is true for prostate cancer screening, recommended for men over the age of 50. Medicare will cover 80% of this cost.

Men and women both are encouraged to have colorectal cancer screening after the age of 50. The fecal occult blood test is covered every twelve months. The flexible sigmoidoscopy is generally covered once every 48 months, or for those not at high risk, 120 months after previous colonoscopy. The colonoscopy is covered every 120 months or every 24 months if you fall within a high risk group.

A few other tests that may be recommended include the bone density test and the glaucoma tests. Medicare covers bone mass measurement to see if you are at high risk for broken bones. The test is covered every 24 months with the beneficiary paying the 20%. Glaucoma is an eye disease that is caused by high pressure in the eye. The test to determine the risk or development of the ailment is covered every 12 months.

If your doctor determines that you are at high risk for developing diabetes, screenings will be covered. Up to two screenings a year are covered.

It goes without saying that health screenings are an important factor to staying healthy but there are other things you should incorporate into your lives that are also important.

Eating healthier means eating more vegetables, fruits and grains which is easier to do now with summer's bounty of produce soon to hit the stores and farmer's markets. With the hot days of summer here, drinking plenty of fluids and staying hydrated is extremely important, especially for the elderly. A little exercise has so many benefits, both for the body and the mind. Start slowly and clear any new exercise plan with your doctor. Any activity is better than no activity and the benefits can be enormous.

Volunteering can have huge rewards and health benefits as well. RSVP of Montgomery County specializes in finding the perfect spot for your skills and time availability. Call (610) 834-1365 or visit www.rsvpmc.org to learn more about opportunities.

There has been a lot of news about the new health law and how it affects Medicare but at this time you don't have to do anything about changing plans. If someone calls and says they are from Medicare and requests your number to make changes or check the status, **Do Not give them your Medicare number!**

The \$250 rebate check will be coming to those who have fallen into the prescription coverage gap or “donut hole”. The enrollment period to make changes for next year will remain the same this year. Nov 15th to Dec 31st will be the time to consider changes.

Navigating through Medicare options can be very intimidating. It’s important to make the right decisions as it affects your health care coverage. RSVP has been providing the community with state-trained Apprise Medicare counselors for more than a decade. Sessions are free and completely confidential. If you would like to talk to a counselor, call (610) 834-1040, ext. 20 and leave a message (this is a message only phone) someone will get back to you.