



Untapped Medicare benefits

Preventive services, tests abound - are you taking full advantage?

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After Manuela and Antonio Medina were diagnosed with diabetes during Medicare-covered health screenings, they enrolled in Medicare-covered classes to learn how to control their disease. The Phoenix couple have their blood pressure checked regularly and get flu shots, free through Medicare, every fall. Each has been vaccinated against pneumonia, also a free Medicare service.

"I'm the kind of person who believes in going to the doctor," says Manuela, 67, a retired cashier. "With all the epidemics and changes in weather and all that, you don't want to get sick and you don't want to give germs to other people."

Although most people would echo that sentiment, not all have embraced the power of prevention as thoroughly as have Manuela and Antonio, 66, a retired city of Phoenix worker. In fact, only about one out of every 10 Medicare beneficiaries today are taking advantage of the complete repertoire of preventive health-care services that they should be accessing.

That's according to Jeff Flick, who served until Aug. 10 as regional administrator for the Centers for Medicare and Medicaid Services' San Francisco regional office.

Physician Charlotte Yeh, Flick's successor, is taking a Medicare bus on the road this month and next to get the word out, talking with people in California, Arizona and Nevada about the diagnostic screenings, classes, immunizations and other services that can help them circumvent disease.

About 20 such services are covered, Flick says. Some are free under the original Medicare plan, also known as the fee-for-service or traditional plan, open to everyone with Medicare. Some services require patients to make a co-payment - usually 20 percent of the Medicare-approved amount for the service - and to meet an annual deductible. With supplemental insurance, there may be no co-pay, he says.

Although the federal health-insurance plan is for people 65 and older and for certain younger people with disabilities, boomers approaching Medicare age also should be aware of preventive care's payoffs. One of the services - the comprehensive, one-time Welcome to Medicare physical exam - is available only during the first six months of coverage.

Samuel Magazu, an internal-medicine physician for Cigna Medical Group, reminds his Sun City patients that reaching age 100 is not an unrealistic goal.

"It's how you get to 100 that's important," he says. "We can make their lives so much better down the road if we intervene now."

Magazu says recent studies confirm that treating patients for high cholesterol as late as in their 80s decreases their mortality from all causes for five years.

"Sometimes people don't realize that simple things such as checking cholesterol or controlling blood pressure or getting bone-density tests can have such a yield," he says.

Fifty percent of women and 25 percent of men on average will suffer a fracture after age 50 as a result of osteoporosis, a disease in which the bones become fragile, Flick says.

But only 35 percent of Medicare beneficiaries have had a bone-mass measurement, a non-invasive procedure that takes about five minutes, he says. "Osteoporosis can be prevented," Flick says, "but you have to get the bone-mass measurement and you have to know you're at risk."

Armed with that knowledge, you can do weight-bearing exercises, eat calcium-rich foods and take calcium and vitamin D supplements to strengthen your bones.

Cigna family physician Samuel Balk of Gilbert says when he and other doctors hear the words "broken hip," other health problems come quickly to mind.

"We think of blood clots in the legs, pneumonia, urinary-tract infections and decubitus ulcers (pressure sores)," he says. "These are very serious complications of hip fractures, and this is why prevention is so important."

Balk remembers a patient in his 50s with whom he discussed a colonoscopy, a test that allows a doctor to look inside the large intestine for early signs of colon cancer. Except for his age, the man had no risk factors for the disease and balked at getting the procedure.

"He had a lot of questions that day, then he called me later and asked more questions before deciding to get the test," Balk says. "Ironically, they found and removed a small cancer that would have developed into full-blown cancer in two to three years."

Another patient, John Henry, 67, of Gold Canyon, learned after his annual physical that the level of prostate-specific antigen in his blood had increased to 5 from 1 the year before.

Because an elevation in PSA is a sign that prostate cancer may be present, Balk referred his patient for further tests. Cancer was found, and Henry's prostate was removed.

"I believe in that preventive stuff," Henry says. "If I hadn't gone in, the cancer would have eaten me up. I'd rather for them to find out something early than to wait and then you can't do anything about it."

Even an illness as routine as the flu can have serious consequences, especially for people with conditions such as heart disease or diabetes.

Every year, about 200,000 people in the United States, most of them Medicare age, are hospitalized with complications of the flu, Flick says. About 36,000 die.

Last year, about 65 percent of Medicare beneficiaries got the free flu shot, he says, an illustration of what he calls "the prevention gap."

"We know today that diabetes can be prevented," Flick says. "We know that with a little bit of lifestyle change early on, we can prevent enormous problems (with heart disease)."

"If people take advantage of these preventive health-care services, they're going to have a much higher quality of life and fewer health problems. And the Medicare program's going to save money, and that's not bad."

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