

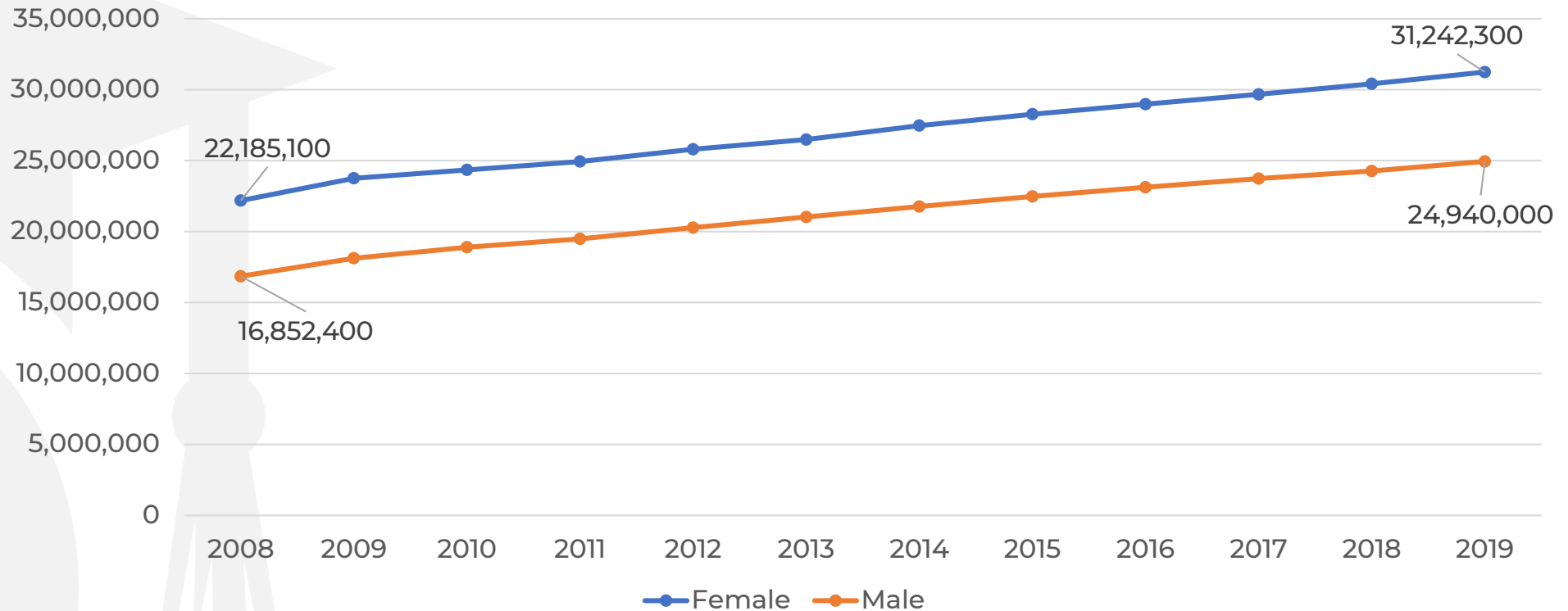
Medicare & Women's Health

A Medicare Scholar Presentation

Women & Medicare

- Medicare provides a health and financial safety net for practically all older Americans and for many people with disabilities under age 65. Because women have longer life expectancies than men, more than half of the people covered by the program are women
- Regardless of age, access to preventive care, routine checkups, screenings and exams are vital to their overall health and well being

Medicare Enrollment by Gender: 2008-2019



As of 2019, women made up almost 56% of all Medicare beneficiaries

Women & Medicare

- Medicare covers many benefits designed to help detect and treat conditions that are specific to women:
 - Well Woman Exam
 - Bone Mass Measurements
 - Mammograms
 - Breast Cancer Recovery
 - And more
- As of 2011, many of these services are now covered at 100% due to benefit enhancements in the Affordable Care Act

Well Woman Exam

Medicare Part B covers:

- Clinical Breast Exam
- Pap Tests
- Pelvic Exam
- Can be performed by your primary care physician or separately by a gynecologist
- Covered every 24 months
- Part B also covers Human Papillomavirus (HPV) tests as part of a Pap test once every 5 years if you're age 30-65

Well Woman Exam

- If you are considered high risk for cervical or vaginal cancer, or if you're of child-bearing age and had an abnormal Pap test in the past 36 months, Medicare covers these screening tests once every 12 months
- What makes you high risk?
 - Personal health history
 - History of a sexually transmitted disease
 - Fewer than three negative Pap tests in the last seven years

Well Woman Exam

You pay nothing for the following if your doctor or other qualified healthcare provider accepts assignment:

- Lab Pap test
- Lab HPV with Pap test
- Pap test specimen collection
- Pelvic and breast exams

Bone Mass Measurements

Medicare Part B covers this test once every 24 months if you meet one or more of these conditions:

- You're a woman whose doctor determines you're estrogen deficient and at-risk for osteoporosis
- Your X-rays show possible osteoporosis, osteopenia, or vertebral fractures
- You're taking prednisone or steroid-type drugs or are planning to begin this treatment
- You're being monitored to see if your osteoporosis drug therapy is working



Bone Mass Measurements

You pay nothing for this test if the doctor or other qualified healthcare provider accepts assignment

Mammograms

Medicare Part B covers:

- One baseline mammogram if you're a women between the ages 35-39
- **Screening** mammograms once every 12 months if you're a woman age 40 or older
- **Diagnostic** mammograms more frequently than once a year, if medically necessary

Mammograms

- You pay nothing for the **screening** test if your doctor or other qualified healthcare provider accepts assignment
- You pay 20% of the Medicare-approved amount for a **diagnostic** mammogram, and the Part B deductible applies.

Breast Reconstruction

- Medicare Part B covers some external breast prostheses (including a post-surgical bra) after a mastectomy if it takes place in an outpatient setting
- Part A covers surgically implanted breast prostheses after a mastectomy if the surgery takes place in an inpatient setting
- You pay:
 - The Part A deductible if done in an inpatient setting
 - 20% of the Medicare-approved cost, and possibly the Part B deductible, if done in an outpatient setting

Other Covered Services

- Testing for HIV and other sexually transmitted diseases
- Treatment for pelvic and vaginal infections
- Treatment for abnormal vaginal bleeding
- Contraception counseling
- Menstrual pain and irregularities
- Menopausal management



Questions?



Thank you for
attending!



Sources

- Medicare & You 2022
- <https://www.medicare.gov/coverage/preventive-screening-services>
- <https://www.medicare.org/articles/does-medicare-cover-gynecology/>
- <https://www.kff.org/medicare/state-indicator/medicare-beneficiaries-by-sex>