

SILVER LININGS



CHRISTIAN CHURCH (DISCIPLES OF CHRIST)
PACIFIC SOUTHWEST REGION

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HOW MEDICARE COVERS PREVENTIVE HEALTH SERVICES

Many people have questions about what is covered by Medicare, particularly as it relates to preventive health care screenings such as a colonoscopy, as well as other tests. Here's some information that your Editor hopes will be helpful to all who read "Silver Linings."

"Medicare currently covers a wide array of free preventive and screening services to help you stay healthy, but not all services are completely covered.

Currently, most of Medicare's preventive services are available to all Part B beneficiaries for free, with no co-pays or deductibles, as long as you meet basic eligibility standards. Mammograms; colonoscopies; shots against flu, pneumonia and hepatitis B; screenings for diabetes, depression, heart conditions; and counseling to combat obesity, alcohol abuse and smoking are just some of Medicare's lengthy list of covered services. But to get these services for free, you need to go to a doctor who accepts Medicare "on assignment," which means he or she has agreed to accept the Medicare approved rate as full payment.

Also, the tests are free only if they are used at specific intervals. For example, prostate cancer PSA tests, once every 12 months for men over 50; or colonoscopy, once every 10 years, or every 2 years if you're at high risk.

Medicare also offers a free 'Welcome to Medicare' exam with your doctor in your first year, along with annual wellness visits thereafter. But don't confuse these with full physical examinations. These are prevention-focused visits that provide only an overview of your health and medical risk factors. They serve as a baseline for future care.

For a complete list of services along with their eligibility requirements, visit Medicare.gov and click on the 'What Medicare Covers' tab at the top of the page, followed by 'Preventive & Screening Services.'

Hidden Costs. You also need to know that while the previously listed Medicare services are completely free, you can be charged for certain diagnostic services, or additional tests and procedures related to the preventive service. For example, if your doctor finds and removes a polyp during your preventive care colonoscopy screening, the removal of the polyp is considered diagnostic and you will likely be charged for it. Or, if during your annual wellness visit, your doctor needs to investigate or to treat an existing problem, you will probably be charged for this service.

You may also have to pay a facility fee depending on where you receive the service. Certain hospitals, for example, will often charge separate facility fees when you are receiving a preventive service. In addition, you can be charged for a doctor's visit if you meet with a physician before or after the service. To eliminate billing surprises, talk to your doctor before any preventive service procedure to find out if you may be subject to a charge and what the amount of that charge would be.

Cost Sharing Services. Medicare also offers several other preventive services that require some out-of-pocket cost sharing. With these tests, you'll have to pay 20% of the cost of the service after you've met your \$183 Part B yearly deductible. The services that fall under this category include glaucoma screenings, diabetes self-management training, barium enemas to detect colon cancer and digital rectal exams to detect prostate cancer.

(The balance of this article is on the next page. Please go there to read it.)

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AN OLDER ADULT WHO'S WELL WORTH HEARING

The Rev. Dr. Michael Kinnamon has been a well-known leader among Disciples for several decades. He now lives in the Pacific Southwest Region, specifically in the San Diego area. He is the Lecturer for the Annual Founders' Day event at Chapman University this year. He will present lectures on Friday, March 10 and on Saturday, March 11--just a week or so away from the time you'll receive the March issue of "Silver Linings." To learn more about this opportunity to hear Dr. Kinnamon, contact the Church Relations Office at Chapman University. Their phone number is: 714-997-7260.

On Saturday there will campus tours available as well as the opportunity to hear the Chapman Choir as well as to fellowship with many Disciples from across the PSW Region.

ATTENTION SENIOR GOLFERS: IS THIS DATE IN YOUR CALENDAR?

All Senior Adults who play golf and are part of the PSW Region are reminded that the 2017 edition of the Don Shelton Memorial Golf Classic is set for Monday, September 18, 2017. As has been the case for several years, the venue for this event will be the San Dimas Canyon Golf Course, located in San Dimas, just north of the 210 Freeway and east of the spot where the 57 freeway ends with the option of going west to Pasadena or east to San Bernardino. Registration information for this event will be mailed out to all past participants and to congregations in the PSW Region by mid-July. In the meantime, Senior Golfers, it is suggested that you put this date in your calendar so you won't make plans to be anywhere other than the San Dimas Canyon Golf Course on Monday, September 18, 2017. You'll be glad you saved this date because this annual event is always a great event. More importantly it supports six important ministries that are related to the Regional Church. Last year, the golf tournament generated a profit in excess of \$20,000. We want to exceed that amount this year.

HOW MEDICARE COVERS PREVENTIVE HEALTH SERVICES (As continued from page 1)

Medicare Advantage Members. If you have a Medicare Advantage plan, your plan is also required to cover the same free preventive services as original Medicare, as long as you see in-network providers. If you see providers that are not in your plan's network, charges will typically apply."

This article was taken from the February 17, 2017 issue of "Savvy Living." It was written by Jim Miller who is a regular contributor to the NBC Today Show and the author of "The Savvy Living" book. Your Editor is very grateful to have access to Mr. Miller's columns about issues facing Senior Adults, courtesy of the weekly e-mails he receives from the staff of Chapman University's Office of Legacy Planning, i.e. David Moore and Lindsey Jacobs.

FEATURED HYMN
"WHO WOULD EVER HAVE BELIEVED IT?" IS A HYMN TO READ AND SING DURING LENT.

"WHO WOULD EVER HAVE BELIEVED IT? WHO COULD EVER HAVE CONCEIVED IT? WHO DARED TRACE GOD'S HAND BEHIND WHEN A SERVANT CAME AMONG US.

WE DESPISED HIM, WE DISOWNED HIM, THOUGH HE CLEARLY HURT AND SUFFERED; WE, BELIEVING HE WAS WORTHLESS, NEVER LOOKED ON HIM WITH FAVOR.

THOUGH OUR SINS LET HIM BE WOUNDED THOUGH OUR CRUETY LEFT HIM BEATEN, YET THROUGH HOW AND WHY HE SUFFERED GOD REVEALED OUR HOPE OF HEALING.

WE, LIKE SHEEP, DESPITE OUR WISDOM ALL HAD WANDERED FROM GOD'S PURPOSE; AND OUR DUE IN PAIN AND ANGER GOD LET FALL ON ONE AMONG US.

WHO WOULD EVER HAVE BELIEVED IT? WHO COULD EVER HAVE CONCEIVED IT? WHO DARED TRACE GOD'S HAND BEHIND IT WHEN A SERVANT CAME AMONG US?"

THIS HYMN COMES FROM THE IONA COMMUNITY WHICH LIVES ON AN ISLAND OFF OF SCOTLAND. THE HYMN TUNE IS A SWEDISH MELODY, "TRYG-GARE KAN INGEN VARA." THIS HYMN IS NO. 213 IN THE CHALICE HYMNAL.