

Medicare's Preventive Care Services



To Manage Cholesterol
and Your Heart Health

Are You at Risk For Heart Disease?

Know your risk factors for heart disease:

- Age (45 or older for men, 55 or older for women)
- Family history of premature cardiovascular disease
- Diabetes
- High cholesterol
- Smoking
- High blood pressure
- Being overweight
- High fat and high cholesterol diet
- Lack of exercise
- Stress

The earlier you are treated, the more likely you can avoid life-threatening events like heart attacks and strokes.

You may also be able to lower your risk of diabetes and high blood pressure. You can make lifestyle changes (like changing your diet and activity level) to lower your cholesterol and stay healthy. You can also get cardiovascular screening to check your cholesterol.

Cardiovascular Screening

Medicare now offers a **free** cardiovascular screening blood test. Cardiovascular screenings are important because high LDL-C, low HDL-C and high triglycerides are hard to detect without the test. This screening will tell if you have unhealthy cholesterol or triglyceride levels and can help your doctor diagnose your cardiovascular problems in the early stages. This Medicare Preventive Services test is **free** — no deductible or co-pay. Medicare will cover cardiovascular screening blood tests once every five years.

What Is Total Cholesterol?

Total cholesterol breaks down into three categories:

- bad cholesterol (LDL)
- good cholesterol (HDL)
- triglycerides (TG)

Unhealthy levels of any of them can increase your risk for heart disease and stroke, which can be debilitating and life-threatening.

This chart highlights the National Institutes of Health (NIH) National Cholesterol Education Program recommendations for lipid levels. A total cholesterol level of less than 200 mg/dL is considered desirable.

LDL Bad “Lower is better”	Low-density lipoproteins (“bad cholesterol”) build up in arteries to form plaque, which can restrict blood flow to your heart and other organs.	
	LDL LEVEL	CLASSIFICATION
	Less than 100 mg/dL	Optimal
HDL Good “Higher is better”	High-density lipoproteins (“good cholesterol”) carry bad cholesterol from the blood vessels to the liver, where the body can eliminate it.	
	HDL LEVEL	CLASSIFICATION
	Less than 40 mg/dL*	Low
TG Bad “Lower is better”	Triglycerides can form plaque in your arteries and restrict blood flow, which can lead to heart disease.	
	TRIGLYCERIDE LEVEL	CLASSIFICATION
	Less than 150 mg/dL	Normal

* American Diabetes Association HDL-C levels considered low:
Women: Less than 50 mg/dL
Men: Less than 40 mg/dL

Talk to your doctor about your LDL, HDL and TG levels. If any are not at a healthy level, ask your doctor how you can improve them to reduce your risk for heart disease.

If you do not know your total cholesterol, LDL, HDL and TG levels, ask your doctor about Medicare’s free cardiovascular screening.

How Can You Reduce Your Risk for Heart Disease?

Eat Healthy Foods – Eating the right foods and the right amounts can help you live a longer, healthier life. For a heart-healthy diet, eat a variety of foods, including:

- **Vegetables** – especially dark-green leafy and deep-yellow vegetables, like spinach and carrots, and legumes, like lima beans and green peas.
- **Fruits** – like melons, berries and citrus fruits, or juices, like orange or grapefruit.
- **Fish, poultry, meat, eggs** and **dried beans** (like navy, kidney or black beans) – especially products low in fat, like lean meat and poultry prepared without skin.
- **Dairy products** – like milk, yogurt and cheese, especially low-fat or fat-free dairy products.
- **Grains** – especially whole grains, like oatmeal or whole-grain breads.

Keep Active – Physical activity can help prevent heart disease and reduce your risk of diabetes and high blood pressure. Exercise

also helps you stay at a healthy weight, reduce stress, sleep better and feel better overall. All kinds of physical activity, whether moderate or vigorous, will help you stay healthy. Aim for at least moderate



activity – such as brisk walking, raking leaves or house cleaning – for 30 minutes most days of the week.

It is important to always talk to your doctor before starting any new diet or exercise program.



Maintain a Healthy Weight – Being overweight increases your risk of heart disease, diabetes and high blood pressure. Your doctor can tell you what you should weigh for your height. You can get to your healthy weight and stay there by doing two things: eating right and being physically active.

Stop Smoking – More than 430,000 Americans die each year from smoking. Smoking causes illnesses such as heart and lung disease, stroke and cancer. Exposure to second-hand smoke also increases risk. When you are getting ready to quit:

- Make a plan and set a quit date.
- Tell your doctor that you want to quit smoking and get medicine to help you quit.

Check Your Cholesterol Levels – Have your total cholesterol level checked, including HDL-C and triglycerides, at least every five years, or more frequently if your results are not within normal limits. Medicare provides coverage of cardiovascular screening blood tests for all beneficiaries every five years.

Medicare Preventive Services and Screenings

Service	Who Is Covered	Frequency	Beneficiary Pays
Initial Preventive Physical Examination (IPPE) <i>Also known as the "Welcome to Medicare" Physical Exam</i>	All Medicare beneficiaries whose first Part B coverage began on or after January 1, 2005	Once-in-a-lifetime benefit per beneficiary <i>Must be furnished no later than 6 months after the effective date when the first Medicare Part B coverage begins</i>	Copayment/coinsurance Deductible
Ultrasound Screening for Abdominal Aortic Aneurysm (AAA)	Medicare beneficiaries with certain risk factors for abdominal aortic aneurysm <i>Important – Eligible beneficiaries must receive a referral for an AAA ultrasounds screening as a result of an IPPE</i>	Once-in-a-lifetime benefit per eligible beneficiary, effective January 1, 2007	Copayment/coinsurance No deductible
Cardiovascular Disease Disease Screenings	All asymptomatic Medicare beneficiaries <i>12-hour fast is required prior to testing</i>	Every 5 years	No copayment/coinsurance No deductible
Diabetes Screening Tests	Medicare beneficiaries with certain risk factors for diabetes or diagnosed with pre-diabetes <i>Beneficiaries previously diagnosed with diabetes are not eligible for this benefit</i>	<ul style="list-style-type: none"> • 2 screening tests per year for beneficiaries diagnosed with pre-diabetes • 1 screening per year if previously tested but not diagnosed with pre-diabetes, or if never tested 	No copayment/coinsurance No deductible
Diabetes Self-Management Training (DSMT)	Medicare beneficiaries at risk for complications from diabetes, recently or previously diagnosed with diabetes <i>Physician must certify that DSMT is needed</i>	<ul style="list-style-type: none"> • Up to 10 hours of initial training within a continuous 12-month period • Subsequent years: Up to 2 hours of follow-up training each year 	Copayment/coinsurance Deductible
Medical Nutrition Therapy (MNT)	Medicare beneficiaries diagnosed with diabetes or a renal disease	<ul style="list-style-type: none"> • 1st year: 3 hours of one-on-one counseling • Subsequent years: 2 hours 	Copayment/coinsurance Deductible
Screening Pap Tests	All female Medicare beneficiaries	<ul style="list-style-type: none"> • Annually if high-risk, or childbearing age with abnormal Pap test within past 3 years • Every 24 months for all other women 	Copayment/coinsurance for Pap test collection <i>(No copayment/coinsurance for Pap lab test)</i> No deductible
Screening Pelvic Exam	All female Medicare beneficiaries	<ul style="list-style-type: none"> • Annually if high-risk, or childbearing age with abnormal Pap test within past 3 years • Every 24 months for all other women 	Copayment/coinsurance No deductible
Screening Mammography	All female Medicare beneficiaries age 40 or older Female Medicare beneficiaries ages 35 - 39	Annually One baseline	Copayment/coinsurance No deductible

For more information about Medicare's Preventive Services, visit www.medicare.gov on the Web or call **1-800-633-4227**. TTY users should call **1-877-486-2048**.

Medicare Preventive Services and Screenings

Service	Who Is Covered	Frequency	Beneficiary Pays
Bone Mass Measurements	Medicare beneficiaries at risk for developing osteoporosis	Every 24 months <i>More frequently if medically necessary</i>	Copayment/coinsurance Deductible
Colorectal Cancer Screening	<ul style="list-style-type: none"> Medicare beneficiaries age 50 and older Screening colonoscopy: individuals at high risk; no minimum age requirement No minimum age for having a barium enema as an alternative to a high-risk screening colonoscopy if the beneficiary is at high risk 	<ul style="list-style-type: none"> Fecal occult: Annually Flexible Sigmoidoscopy: Every 4 years or once every 10 years after having a screening colonoscopy Screening Colonoscopy: Every 24 months at high risk; every 10 years not at high risk Barium enema: Every 24 months at high risk; every 4 years not at high risk 	No copayment/coinsurance or deductible for Fecal Occult Blood Tests For all other tests, copayment/coinsurance apply No deductible
Prostate Cancer Screening			
Digital Rectal Exam (DRE)	All male Medicare beneficiaries age 50 or older (coverage begins the day after 50th birthday)	Annually	Copayment/coinsurance Deductible
Prostate Specific Antigen Test (PSA)	All male Medicare beneficiaries age 50 or older (coverage begins the day after 50th birthday)	Annually	No copayment/coinsurance No deductible
Glaucoma Screening	Medicare beneficiaries with diabetes mellitus, family history of glaucoma, African Americans age 50 and over or Hispanic Americans age 65 and over	Annually for beneficiaries in one of the high-risk groups	Copayment/coinsurance Deductible
Influenza (Flu)	All Medicare beneficiaries	Once per flu season in the fall or winter <i>Medicare may provide additional flu shot if medically necessary</i>	No copayment/coinsurance No deductible
Pneumococcal	All Medicare beneficiaries	Once in a lifetime <i>Medicare may provide additional vaccinations based on risk</i>	No copayment/coinsurance No deductible
Hepatitis B (HBV)	Medicare beneficiaries at medium to high risk	Scheduled dosages required	Copayment/coinsurance Deductible
Smoking and Tobacco-Use Cessation Counseling	Medicare beneficiaries who use tobacco and have a disease or adverse health effect linked to tobacco use or take certain therapeutic agents whose metabolism or dosage is affected by tobacco use	2 cessation attempts per year; each attempt includes maximum of 4 intermediate or intensive sessions, up to 8 sessions in a 12-month period	Copayment/coinsurance Deductible

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Quick Tips to Keep Your Heart Healthy

- Talk to your doctor about your total cholesterol levels—LDL-C, HDL-C and triglycerides.
- Have your cholesterol and triglyceride levels checked in partnership with your doctor according to your health history and level of risk.

DATE	LDL-C	HDL-C	TRIGLYCERIDES	TOTAL-C

OTHER INFORMATION RESOURCES

Search these sites, or check your local library, for information about LDL-C, HDL-C and triglycerides and how they relate to heart disease.

www.cms.hhs.gov/CardiovasDiseaseScreening

CENTERS FOR MEDICARE AND MEDICAID SERVICES (CMS) SPONSORED

- Information on heart disease and Medicare cardiovascular disease screening and preventive services

www.americanheart.org/cholesterol

AMERICAN HEART ASSOCIATION SPONSORED

- Information on cholesterol, risk factors, exercise, and healthy recipes