

Annual Wellness Visits: A Comprehensive Guide

Introduction

One of the most crucial components of preventive care is the annual wellness visit. This routine assessment not only helps in maintaining optimal health but also in early detection and management of potential health issues.

What is an Annual Wellness Visit?

An annual wellness visit is a yearly appointment with your primary care provider aimed at evaluating your overall health and well-being. Unlike a routine or sick visit, where the focus is on addressing specific health concerns, an annual wellness visit is preventive in nature. It is designed to assess your current health status, identify potential risk factors, and develop a personalized plan to maintain or improve your health. An annual wellness visit is often done at the same time as an annual physical exam (Except Medicare Part B plans-see below).

Components of an Annual Wellness Visit

1. Medical History Review

- Update of personal and family medical history
- Review of current medications, including prescription, over the counter, and supplements
- Discussion of lifestyle factors such as diet, physical activity, alcohol consumption, and smoking

2. Vital Signs Check

- Measurement of blood pressure
- Recording of height and weight to calculate Body Mass Index (BMI)
- Heart rate and respiratory rate evaluation

3. Screenings and Assessments

- Blood tests for cholesterol, glucose levels, and other relevant markers (Except Medicare Part B)
- Screening for common conditions such as hypertension, diabetes, and high cholesterol
- Assessment of mental health, including screenings for depression and anxiety
- Cognitive impairment assessment for older adults

4. Physical Examination (Except Medicare Part B)

- Thorough examination of the body, including heart, lungs, abdomen, and extremities
- Evaluation of symptoms or concerns

5. Preventive Services and Immunizations

- Administration of necessary vaccinations such as flu shots, tetanus boosters, and others as per age and risk factors
- Screening tests like mammograms, colonoscopies, and bone density tests based on age, gender, and risk profile

6. Health Risk Assessment

- Evaluation of risk factors for chronic diseases such as cardiovascular disease and cancer
- Discussion of preventive measures to mitigate identified risks

7. Personalized Health Plan

- Development of a tailored plan to address identified health issues and risk factors
- Recommendations for lifestyle modifications, dietary changes, and physical activity
- Follow-up appointments and referrals to specialists if necessary

Medicare Part B Annual Wellness Visits

Medicare offers an Annual Wellness Visit (AWV) to beneficiaries enrolled in Original Medicare (Medicare Part B). This visit does not involve an annual physical examination or laboratory testing. It is focused on preventative health only and can be completed in person or by telephone. This visit is designed to help create or update a personalized prevention plan and assess your overall health and risk factors. Here's what is included and what you need to know about Medicare's coverage:

What's Included in Medicare Annual Wellness Visits

1. Personalized Prevention Plan

- Creation of a prevention plan based on your current health and risk factors
- Discussion of preventive services and screenings appropriate for your age and health status

2. Health Risk Assessment

- Collection of information through a questionnaire that includes medical history, family history, and lifestyle choices

3. Review of Medical and Family History

- Comprehensive review of your personal medical history and your family history to identify potential risk factors

4. Screenings and Assessments

- Most recent measurements of height, weight, BMI, and blood pressure
- Cognitive impairment assessment
- Review of functional ability and level of safety (e.g., fall risk assessment)

5. Personalized Health Advice

- Counseling on preventive measures, including dietary advice, physical activity, and other health behaviors

- Recommendations for preventive services and screenings based on your health status
6. Advance Care Planning
- Discussion about advance directives and end-of-life care preferences

What's Not Covered by Annual Wellness Visits

1. New Patient Visits

- Patients who are seen for a first visit involving chronic medical conditions fall outside the scope of an AWW, which is focused on preventative health.

2. Treatment of Specific Health Issues

- The AWW focuses on preventive care and health planning. It does not cover the treatment of acute illnesses, or the evaluation and treatment of new medical conditions. Separate appointments may be needed for these concerns, or separate charges may be incurred.

3. Additional Diagnostic Tests

- Tests or screenings beyond the standard preventive services recommended during the AWW may not be covered and could incur additional costs.

Frequency of Annual Wellness Visits

- Initial Visit: All Medicare plans cover a one-time “Welcome to Medicare” preventive visit and exam within the first 12 months of enrolling in Medicare Part B or Medicare Part C (Medicare Advantage)

- Subsequent Visits: After the initial visit, Medicare covers an Annual Wellness Visit once every 365 days. This means you can have one AWW per 12 month period, Medicare and some commercial plans require visits to be at least 366 days apart.

Insurance Coverage for Annual Wellness Visits

Most insurance plans cover annual wellness visits at no additional cost to the patient. Under the Affordable Care Act (ACA), preventive services like annual wellness visits must be covered without requiring a co-payment, co-insurance, or deductible. Laboratory testing and other services performed at the time of an AWW may be subject to deductibles and co-insurance. Please refer to your plan specifics.

What's Typically Covered:

- The full range of services listed above, including history review, screening history, and preventive measures
- Most plans, except Medicare Part B, cover basic lab work related to preventive screenings, however, these may be subject to deductibles and co-insurance
- Most Part C and commercial plans cover an annual physical examination along with the AWW, while annual physical examinations are not covered by Original Medicare (Medicare Part B)
- Vaccinations and immunizations recommended for the patient’s age and risk profile

What May Not Be Covered:

- Services or treatments addressing specific complaints or conditions not directly related to preventive care, evaluation and treatment of new conditions, or testing that goes beyond routine screenings

Things to Consider

To avoid surprises, pay attention to these details when you schedule an AWW:

- **Make sure the appointment is scheduled specifically as an annual wellness visit,** or the provider may bill it as a normal office visit, which could be subject to a copay, depending on your plan.
- If your visit addresses new problems or the management of chronic medical conditions, you may be charged for a problem focused visit in addition to the AWW.
- If your provider orders a test during the annual wellness visit, you may be charged any applicable lab or diagnostic copay for the recommended services.