

## Welcome to Medicare

I was “today” years old when I learned that I care that Medicare has statutes.

Once a year, for as long as I have been taking cholesterol medication (decades-it’s genetic, lucky me), I would get “the letter.” The one saying it is time for my annual physical. A couple of months before I turned sixty-five, the same said letter arrived. I scheduled. Somewhere during the two months between scheduling and my visit a glitch in matrix occurred.

“I’m sorry ma’am,” the receptionist began. (did she just call me Ma’am?) “There has been a scheduling error. Please sign this form.”

“Scheduling error?” I asked. “I’m here for my annual physical. What kind of error could there be? I got an email telling me you won’t refill my meds until I get a physical, I schedule a physical. Here I am.”

“No,” she repeated slowly and raised her voice. “There has been a scheduling error. Please sign here.” ‘Here’ was a wordy form with a lot of legalese broken up by a single number, handwritten on one line: \$415.00. Yes, I read the whole form and yes, grumbly people were standing in line behind me.

“This is new....”

“Yes,” the receptionist replied. Actually, she heaved an annoyed sigh.

I continued. “This says I’m on the hook for \$415.00 if my insurance decides not to pay for this physical. Why would they decide not to pay for my annual physical to refill my meds?”

Ms. Receptionist cleared her throat in what seemed a meaningful manner, though I never did figure out what the meaning was. “It’s your ‘Welcome to Medicare’ visit.”

“What’s the difference?” To this, I got a mumbled, “it’s just the Medicare version of an exam....”

What was I going to do? Leave and let my doctor hold my Lovastatin medication hostage? I signed and sat down. Moments later, the medical assistant, who looked to be all of fifteen years old, called me in. I don’t feel old. Not at all. Height and weight, check.

“Follow me,” she squeaked in her peppy teeny-bopper voice. I followed into the exam room, rolling up my sleeve for the assumed blood pressure check next on the list.

“I’m going to give you three words, and I want you to try to remember them when I ask you later.”

My head snapped up from my sleeve rolling. “I’m sorry. You are going to what?” She slowed her speech.

“I’m going to give you three words.” She held up three fingers. “I want you to TRY and remember them and repeat them to me when I ask for them later.”

“You are kidding.”

“No. Table, banana, ocean.” These words were spoken as she simultaneously handed me a clipboard, with paper and pen and verbal instructions to “draw a clock and make the time ten after eleven.”

“You. Are. Kidding.”

“No.”

Now, it wasn't her fault, poor thing, but she got the stink eye from me anyway. I complied and passed the test. I earned the blood pressure check for my effort. The medical assistant left, and I thought, *What happens if today is a bad day? Maybe my guinea pig just died, and I happen to "flunk" the cognition test? Do they shove me in a corner, send a letter to my work (If I'm still working), tell me to look into long term care insurance and get a room? Oh, wait. Is it too late at that point for long term care insurance? Probably.*

"WTF is this?" I wondered.

My doctor, whom I have been seeing for years, entered, minus a stethoscope around her neck and no obvious pockets in which to hide one. A recently retired nurse, I notice such things. Had the pip squeak medical assistant asked, she'd know I still have an active license and, at that point in my career I was volunteering for Covid Clinics in shopping mall parking lots.

"What kind of a physical am I getting today?" I asked the doctor.

"This is a discussion, medication review, cleaning up your problem list, seeing if you are at risk for falls. and the like."

"You didn't do any of that last year. Are you going to listen to my heart? Tap on my kidneys or tummy, maybe?"

"Yeah, you actually don't need a physical every year. Studies show that they don't really help that much anyway." *What?*

I'm sixty-seven now and, come to think about it, I didn't get a letter last year. But, this year, when I tried to refill my cholesterol medication, I got an email message telling me it was time for my "Annual Wellness Exam" (Please call to schedule on the phone) not to be confused

with the “medication refill appointment” I could schedule via email or they wouldn’t give me any more than one month’s worth of meds. Lucky me, I got two for one the following week.

I asked the scheduler “What is the difference between a physical exam and an annual wellness exam?”

“One is hand’s on; one is hand’s off. Yours is hand’s off, memory assessment, fall risk, that sort of stuff.”

“Why”

“Yeah, Medicare is really weird. I’ve never been given a straight answer about that. See you next week.”

I looked it up on the Medicare website and was gobsmacked to see that, under a list of things they DON’T cover is:

“Routine physical exams.” They are prohibited by statute. Again, I asked Why? I got no answer, but I did get mad. When did Medicare perform their cost benefit ratio and decide a sixty-four-year-old is worthy of “hands on” but at age sixty-five your “hands off” train wreck downhill watch begins.

It dawned upon me that maybe I was being a little oversensitive about this. Maybe I noticed more because I’m a nurse. I don’t know. None of the older folks I have known all my life have ever said a word about it. Did they not notice? Not care?

I’m still asking why and have less answers than when I started. But, for my second, “annual wellness exam” the medical assistant began with “are you ready for the cognition test?”

Yes. (It’s a start.) Thanks for asking.

Oh, and the three words were the same as two years prior: Table, banana, and ocean. And the time was still ten after eleven. Extra credit for remembering. I was told I drew a beautiful clock.