

Policy Number: CP-MCR22-005A

Effective Date: January 1, 2024

### Physical Exam Coverage-Medicare

This policy describes the different types of “physical exams” as defined by Medicare and describes how Medicare covers them:

- Initial Preventive Physical Exam (IPPE) (May also be called the “Welcome to Medicare” visit)
- Annual Wellness Visit (AWV)
- Routine Physical Exam

### DISCLAIMER

Coverage Policies are developed to assist in identifying coverage for UCare benefits under UCare’s health plans. They are intended to serve only as a general reference regarding UCare’s administration of health benefits and are not intended to address all issues related to coverage for health services provided to UCare members.

These services may or may not be covered by all UCare products (refer to product section of individual coverage policy for product-specific detail). Providers are encouraged to have their UCare patient refer to their UCare plan documents (Evidence of Coverage/Member Handbook/Member Contract) for specific coverage information. If there is a conflict between a coverage policy and the UCare plan documents, the UCare plan documents prevail.

Coverage Policies do not constitute medical advice. Providers are responsible for submission of accurate and compliant claims.

### Product Summary

This coverage policy applies to the following UCare products:

UCare product	Applies to
UCare Individual & Family Plans (IFP), UCare IFP with M Health Fairview	
UCare Medicare Plans, UCare Medicare with M Health Fairview & North Memorial Health, UCare Advocate Plus (HMO I-SNP), EssentiaCare	✓
UCare’s Minnesota Senior Health Options (MSHO) (HMO D-SNP)	✓
UCare Connect + Medicare (HMO D-SNP)	✓
UCare Connect (SNBC)	
Prepaid Medical Assistance Program (PMAP), MinnesotaCare	
Minnesota Senior Care Plus (MSC+)	

### Benefit category

**Welcome to the Medicare; Preventive Visit; Annual Wellness Visit Routine Physical**

## Definitions or summary

### **Initial Preventive Physical Exam (IPPE) "Welcome to Medicare"**

- The IPPE is an introduction to Medicare. ~~and~~ Covered benefits ~~and~~ are focused on health promotion, disease prevention, and detection to help members stay well.
- Review of medical ~~7~~, social health history, and preventive services education
- **Covered only once within 12 months of first Part B enrollment**
- **No coinsurance, copayment, or deductible** for this service when member uses an **in- network** provider.

### **Annual Wellness Visit (AWV)**

- Visit to develop or update a Personalized Prevention Plan (PPP) and perform a Health Risk Assessment (HRA)
- **Covered once every 12 months**
  - **No coinsurance, copayment, or deductible** for this service when an **in-network** provider is used.
- ***The IPPE and AWV do not include clinical laboratory, radiology tests or other services as part of the exams.***
- ***A health care provider may order tests during these visits, but they are covered with the applicable member cost share (deductible, copayment, or coinsurance) for the service(s) provided.***

### **Annual Physical Exam**

- ***(excludes the ISNP Plans, Advocate Choice and Advocate Plus):***
- Comprehensive preventive medicine evaluation including examination, and counseling/anticipatory guidance/risk factor reduction interventions.

***Lab, diagnostic testing, or radiology services may be ordered during this preventive visit; member cost share would apply***

### **Routine Physical Exam**

- Exam performed unrelated to treatment or diagnosis for a specific illness, symptom, complaint, or injury

***Lab, diagnostic testing, or radiology services may be ordered during this visit; member cost share would apply***

## Coverage policy

### **COVERED**

#### **"Welcome to Medicare" (IPPE) preventive visit, Once per lifetime**

- One IPPE per lifetime not later than the first 12 months after the patient's Part B benefits eligibility date.
- Medicare covers the IPPE costs if the provider accepts assignment.
- Services included in the IPPE:
  - Review of medical and social history
  - Review potential depression risk factors, current or past experiences with depression or other mood disorders
  - Measuring of height, weight, body mass index, blood pressure, visual acuity, other factors deemed appropriate based on medical and social history.
  - End of life planning if patient agrees
  - Review of medications, including opioids if member has current prescription

- Screen for potential substance use disorders
- Educate, counsel, and refer for other services based on findings
- Electrocardiogram, routine ECG with 12 leads, once per lifetime.  
**ECG, and other services such as laboratory tests, x-rays etc. may be ordered during the IPPE, however they would be covered under the applicable benefit level and have member cost share.**

**Annual Wellness Visit (AWV) Personalized Prevention Plan Services (PPPS)**

- Within 12 months after the patient's first Medicare Part B benefits eligibility date
  - Has not had an IPPE or AWV within the past 12 months
  - Medicare pays the AWV cost if the provider accepts assignment, the deductible doesn't apply
  - Services included in the AWV:
    - Health Risk Assessment
      - Get patient self-reported information
    - Demographic data
    - Health status self-assessment
      - Psychosocial risks
      - Behavioral risks
      - Activities of Daily Living (ADLs)
    - Medical and social history
    - List of current providers and suppliers
    - Measure height, weight, BMI, blood pressure
    - Assess for cognitive impairments
    - Review potential depression risk factors, current or past experiences with depression or other mood disorders
    - Review functional ability and level of stability
    - Discuss screening schedule based on United States Preventive Services Task Force (USPSTF) and Advisory Committee on Immunization Practices (ACIP) examples of preventive screenings are:
      - Prostate cancer screening
      - Cardiovascular disease screening
      - Colorectal cancer screening
      - Tobacco use counseling
      - Lung cancer screening
      - Ultrasound for abdominal aortic aneurysm
    - Document list of patient risks and interventions
    - Personalized health advice and appropriate referrals to health education, preventive counseling services or programs
    - Advance Care Planning
    - Screen for potential substance use disorders
- Other services such as laboratory tests, x-rays etc. may be ordered during the IPPE, however they would be covered under the applicable benefit level and have member cost share.**

**Annual Physical Exam**

- Comprehensive preventive medicine evaluation including examination, and counseling/anticipatory guidance/risk factor reduction interventions for UCare Medicare plan members, **except the ISNP Plans, Advocate Choice and Advocate Plus**
- Once per year
- In addition to the Annual Wellness Visit or the "Welcome to Medicare Preventive Visit"
- No copay for *visit* if an in-network provider is used.
  - **Note: Doesn't include lab or diagnostic tests.** Additional copayments or coinsurance may apply to any lab or diagnostic testing performed during your visit.

**NOT COVERED****Routine Physical Exam**

- **Not covered by original Medicare; prohibited by statute**
- Exam performed unrelated to treatment or diagnosis for a specific illness, symptom, complaint, or injury
- Patient pays 100% out-of-pocket for the office visit (Physician/Practitioner services). Lab tests, diagnostic tests or radiology services performed during a non-covered routine physical office visit may be covered under the applicable benefits with cost share.

*The routine physical checkup exclusion does not apply to the following services ordered or performed during a non-covered routine physical (as noted in section 42 CFR 411.15(a)(1)):*

- *Screening mammography,*
- *Colorectal cancer screening tests,*
- *Screening pelvic exams,*
- *Prostate cancer screening tests,*
- *Glaucoma screening exams,*
- *Ultrasound screening for abdominal aortic aneurysms (AAA),*
- *cardiovascular disease screening tests,*
- *diabetes screening tests,*
- *screening electrocardiogram,*
- *Initial preventive physical examinations (IPPE),*
- *Annual wellness visits (AWV) providing personalized prevention plan services, and*
- *Additional preventive services that meet the criteria specified in 42 CFR 410.64.*

<b>CPT/ HCPCS/ICD-10 Codes</b>		
*Note: If available, codes are listed below for informational purposes only, and do not guarantee member coverage or provider reimbursement. This list may not be all-inclusive.		
<b>CPT®, HCPCS or ICD-10 CODES</b>	<b>Modifier</b>	<b>Narrative Description</b>
G0438		Annual wellness visit; includes a personalized prevention plan of service (pps), initial visit <i>covered once per lifetime</i>
G0439		Annual wellness visit, includes a personalized prevention plan of service (pps), subsequent visit <i>covered one time per year</i>
G0468		Federally qualified health center (fqhc) visit, ippe or awv; a fqhc visit that includes an initial preventive physical examination (ippe) or annual wellness visit (awv)
G0402		Initial preventive physical examination: face-to-face visit, services limited to new beneficiary during the first 12 months of Medicare enrollment, Once per lifetime
99497		Advance care planning including the explanation and discussion of advance directives such as standard forms (with completion of such forms, when performed), by the physician or other qualified health care professional; first 30 minutes, face-to-face with the patient, family member(s), and/or surrogate <i>OPTIONAL covered once per year</i>
99498		Advance care planning including the explanation and discussion of advance directives such as standard forms (with completion of such forms, when performed), by the physician or other qualified health care professional; each additional 30 minutes (List separately in addition to code for primary procedure) <i>OPTIONAL covered once per year</i>

\*CPT is a registered trademark of the American Medical Association.

<b>Prior authorization</b>
<b>Not required</b>

<b>Related policies and documentation</b>	
References to other policies or documentation that may be relevant to this policy	
<b>Policy Number</b>	<b>Policy Description</b>
None	

**References and source documents**

*Links to the UCare contracts, Center for Medicare, and Medicaid Services (CMS), MHCP, Minnesota statute and other relevant documents used to create this policy*

Medicare Claims Processing Manual Chapter 9, Sect. 70.6, Initial Preventive Physical Examination (IPPE)

MLN Education Tool, Medicare Preventive

**Coverage policy development and revision history**

Version	Date	Note(s)
V1	July 1,2022	New policy
	Nov.30,2022	Annual review; no changes
	Oct.29,2023	Annual review, minor edits.