

Policy Number: CP-MCR22-005A

Effective Date: July 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) “Welcome to Medicare” Preventive Visit
- Annual Wellness Visit (AWV)

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 member plan documents, the member plan documents prevail.

Medicaid products may provide different coverage for certain services, which may be addressed in different policies. For Minnesota Health Care Program (MHCP) policies, please consult the MHCP Provider Manual website.

Medicare products may provide different coverage for certain services, which may be addressed in different policies. For Medicare National Coverage Determinations (NCD), Local Coverage Determinations (LCD), and/or Local Coverage Articles, please consult CMS, National Government Services, or CGS websites.

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 Medicare; Preventive Visit; Annual Wellness Visit

Definitions or summary

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

- The IPPE is an introduction to Medicare. Covered benefits are focus on health promotion, disease prevention, and detection to help members stay well.
- Review of medical, social health history, and preventive services education
- **Covered only once within 12 months of 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.
- ***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

- Comprehensive preventive medicine evaluation including examination, and counseling/anticipatory guidance/risk factor reduction interventions.

This type of exam is not covered under ISNP, Advocate Choice, and Advocate Plus plans

Labs, diagnostic tests, or radiology services may be ordered during this preventive 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, Laboratory, Diagnostic, and Radiology services may be ordered during the IPPE, they would be covered under the applicable benefit level member cost share may apply.***

Annual Wellness Visit (AWV) Personalized Prevention Plan Services (PPS)

- 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
- 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

Laboratory, diagnostic test, and radiology services may be ordered during the IPPE they would be covered under the applicable benefit level member cost share may apply.

Annual Physical Exam

- Comprehensive preventive medicine evaluation including examination, and counseling/anticipatory guidance/risk factor reduction interventions for UCare Medicare plan members. **This type of exam is NOT covered for ISNP, Advanced Choice, and Advocate Plus plans.**
- 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.

Laboratory, diagnostic tests, and radiology Services may be ordered during the Annual Physical Exam, they would be covered under the applicable benefit level member cost share may apply.

Additional Screening Tests covered according to [CMS guidelines for preventive services](#) include:

- *Alcohol Misuse Screening & Counseling*
- *Bone Mass Measurement*
- *Cardiovascular Disease Screening Test*
- *Cervical Cancer Screening with Human Papilloma Virus (HPV) Test*
- *Colorectal Cancer Screening*
- *Counseling to Prevent Tobacco Use*
- *COVID-19 Vaccine & Administration*
- *Depression Screening*
- *Diabetes Screening*
- *Flu Shot & Administration*
- *Glaucoma Screening*
- *Hepatitis B Screening*
- *Hepatitis B Shot Administration*
- *Hepatitis C Screening*
- *HIV Screening*
- *Intensive Behavioral Therapy (IBT) for Cardiovascular Disease*
- *Intensive Behavioral Therapy (IBT) for Obesity*
- *Lung Cancer Screening*
- *Mammography Screening*
- *Pneumococcal Shot & Administration*
- *Prostate Cancer Screening*
- *Screening Pap Test*
- *Screening Pelvic Exam*
- *Sexually Transmitted Infections (STI) Screening & High*
- *Intensity Behavioral Counseling (HIBC) to Prevent STIs*
- *Ultrasound Abdominal Aortic Aneurysm (AAA) Screening*

CPT/ HCPCS/ICD-10 Codes		
*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.		
CPT®, HCPCS or ICD-10 CODES	Modifier	Narrative Description
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), <i>once per lifetime</i>
G0402		Initial preventive physical examination: face-to-face visit, services limited to new beneficiary during the first 12 months of Medicare enrollment, <i>once per lifetime</i>
G0403		Electrocardiogram, routine ecg with 12 leads: performed as a screening for the initial preventive physical examination with interpretation and report, <i>cost share will apply</i>
G0404		Electrocardiogram, routine ecg with 12 leads; tracing only, without interpretation and report, performed as a screening for the initial preventive physical examination, <i>cost share will apply</i>
G0405		Electrocardiogram, routine ecg with 12 leads; interpretation and report only, performed as a screening for the initial preventive physical examination, <i>cost share will apply</i>
99497 (optional with AWW)		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>covered once per year</i>
99498 (optional with AWW)		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>covered once per year</i>

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

Prior authorization
Not required

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

References and source documents	
<i>Links to the UCare contracts, Center for Medicare, and Medicaid Services (CMS), MHCP, Minnesota statute and other relevant documents used to create this policy</i>	
UCare Medicare Member EOC	
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.
V2	May 3, 2024	Mid-year review, add CPT codes for Electrocardiogram, remove Routine Exam information, update language to the Additional Screening services and exams from the MLN Medicare Preventive Services guide, place the Additional screening services in alphabetic order.