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Disability Insight

News & Information about Social Security & VA Disability

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16 Free Health Services From Medicare

"Good health and good sense are life's greatest blessings." This wise observation—offered by Roman writer Publilius Syrus more than 2,000 years ago—still rings true. If you are a senior or have been approved for Social Security disability benefits and are covered by Medicare, you can be proactive in improving your health by using your good sense to make the most of the free tests and services offered under a federal healthcare law.

The U.S. Department of Health and Human Services sums it up this way: "The best way to stay healthy is to

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Cuddigan Law

10855 West Dodge Road, Suite #101 Omaha, NE 68154 cuddiganlaw.com 402.933.5318 live a healthy lifestyle. You can live a healthy lifestyle and prevent disease by exercising, eating well, keeping a healthy weight, and not smoking. Medicare can help. Medicare pays for many preventive services to keep you healthy."

The Affordable Care Act (ACA) expanded access to free preventive care, and that included some important Medicare services. AARP says this includes two important medical exam offerings:

- 1. "A 'Welcome to Medicare'
 preventive visit. This is available
 only in the first 12 months
 you are on Part B. It includes a
 review of your medical history,
 certain screenings and shots,
 measurements of vital signs,
 a simple vision test, review of
 potential risk for depression, an
 offer to discuss advance directives
 and a written plan outlining
 which screenings, shots and other
 preventive services you need. This
 visit is covered one time.
- 2. Annual wellness visit. You're eligible for this free exam if you've had Medicare Part B for longer than 12 months. The physician will review your medical history; update your list of providers and medications; measure your height, weight, blood pressure and other vital signs; and provide you with personalized



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health advice and treatment options. (Note: While this visit is free, the doctor may order other tests or procedures for which you might have a deductible or co-pay.)"

Kaiser Health News (writing in collaboration with the Washington Post) says the following 14 tests are available for free to Medicare beneficiaries—no co-payments, co-insurance or deductibles—when provided by health-care professionals who accept Medicare.

- 1. **Annual mammograms** for women 40 and older. ("If you require a diagnostic mammogram, you'll pay a 20 percent co-pay and the Part B deductible will apply," AARP reports.)
- 2. **Cervical cancer screening,** including a Pap smear test and pelvic exam, every two years or annually

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- for women with a high risk of cervical cancer.
- 3. Colorectal cancer screenings every 10 years, or every two if at high risk. for people 50 and older.
- Cholesterol test and other cardiovascular screenings every five years.
- 5. **Diabetes screening** for people at risk for the disease. (AARP adds that "you're eligible for two free screenings each year if you have a history of high blood pressure, abnormal cholesterol levels, are obese or have a history of high blood sugar levels. The screenings will also be free if two or more of these issues apply to you: You are over 65, are overweight or have a family history of diabetes, or you had diabetes when you were pregnant.")
- Medical nutrition counseling to help people manage diabetes or kidney disease (three hours of individual counseling the first year and then two hours annually).
- 7. Obesity screening and counseling for those with a body mass index (BMI) of 30 or more.
- 8. Annual prostate cancer screening (PSA test) for men 50 and older.
- 9. **Lung cancer screening** once a year with Low Dose Computed Tomography (LDCT) for people are age 55-77 who are either a current smoker or have guit smoking within the last 15 years and have a tobacco smoking history of at least 30 "pack

years" (an average of one pack a day for 30 years.) You must get a

- written order from your physician or qualified non-physician practitioner.
- 10. Vaccines for influenza (annually), pneumonia (once) and hepatitis B for those at risk of the disease. (AARP notes that the shingles vaccine is not covered by Part A or Part B, but it may be covered by your Medicare Advantage (MA) plan or your Part D prescription drug plan.)
- 11. Bone mass measurement every two years (more often if medically necessary) for people at risk of osteoporosis.
- 12. Depression screening once a year. The screening must be done in a primary care setting (like a doctor's office) that can provide follow up treatment and referrals.
- 13. **HIV screening** for people who are at increased risk including anyone who asks for the screening.
- 14. Smoking cessation counseling.

Jonathan Blum, deputy administrator at the Centers for Medicare and Medicaid Services says "Our hope is that by waiving cost-sharing and making preventive care more affordable, more beneficiaries will get it."

For the list of Medicare's free preventative services and additional information, get a copy of the Medicare & You handbook which is available for download by navigating to www.medicare.gov and then entering Medicare & You in the search box or by calling 800-MEDICARE. A 48-page quide on preventive benefits is also available from Medicare at www. medicare.gov/Pubs/pdf/10110.pdf.



Comfort Food

From the kitchen of Janet Cuddigan

Crockpot® Salisbury Steak

An easy-to-make recipe your kids will love. (Hint: Serve with mashed potatoes.)

- 2 pounds lean ground beef
- 1 (1 ounce) envelope dry onion soup mix 1/2 cup Italian seasoned bread crumbs 1/4 cup milk
- 1/4 cup flour
- 2 tablespoons vegetable oil
- 2 (10.75 ounce) cans condensed cream of chicken soup
- 1 (1 ounce) packet dry au jus mix
- 3/4 cup water

In a large bowl, mix together the ground beef, onion soup mix, bread crumbs, and milk using your hands. Shape into 8 patties. Heat the oil in a large skillet over medium-high heat. Dredge the patties in flour just to coat, and quickly brown on both sides in the hot skillet. Place browned patties into the slow cooker stacking alternately like a pyramid. In a medium bowl, mix together the cream of chicken soup, au jus mix, and water. Pour over the meat. Cook on the low setting for 4 or 5 hours, until ground beef is well done

Adapted from allrecipes.com

"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

News & Information about Social Security & VA Disability

Meet Michael Mosites

A spotlight on the professional team members who work for you at Cuddigan Law.



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If there is a single word at the very center of VA Case Manager Michael Mosites' life—a word that is his internal compass—that word is "leadership". Mike knows what it takes to lead. He served in the U.S. Army for 30 years, retiring with the rank of Command Sergeant Major. "My role," he says, "was the Senior Enlisted Advisor to the Commander, so I reviewed every award and evaluation for all the soldiers in my squadron. This also included working closely with the VA to help process injured soldiers to complete their disability claim prior to leaving the military." That leadership experience serves

him well in his work with Sean Cuddigan to process the VA disability claims that come into the law firm, as well as screen the packets of all VA clients to make sure nothing is missed and no deadline is overlooked.

From the instant that they meet Mike, Cuddigan Law's clients are quickly put at ease with his empathic and caring nature. Mike points out that "they are veterans just like me. It is a privilege to serve them as I walked the same ground they did and I understand them. I feel you have to be a good listener to be a good leader. Nothing gets solved if you never listen." He encourages the vets he serves to speak openly and candidly about their individual situations and what they are going through. Mike says always in the back of his mind is a quote from General Colin Powell: "The day the soldiers stop bringing you their problems is the day you stopped leading them. They have either lost confidence that you can help them or concluded that you do not care. Either case is a failure of leadership."

Born and raised in Omaha, Mike and his wife Nancy love Nebraska that's why they chose to return here after he retired from the Army. "We raised two wonderful children—both grown and moving on with their own lives. Our daughter is still serving in the Army and my son lives here in Omaha." In his free time, Mike loves remodeling so he spends a lot of time working on his house, but also squeezes in some time for hiking and exploring the outdoors.

Drop Quote Puzzle



For the puzzle solution go to cuddiganlaw.com/library/ newsletter



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We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

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Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book The Essential Guide to VA Disability Claims.