



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

February, 2026

Q: There is a history of heart disease in my family. I want to be proactive in my health care. What kind of preventive care does Medicare cover regarding heart health?

A: If discovered early, heart disease can be much easier to treat and manage. It's important to ask your health care provider what regular cardiovascular screenings and cardiovascular risk reduction visits make sense for you.

Original Medicare Part B (medical insurance) will pay 100% of the costs for cardiovascular screening blood tests once every five years when you see a participating provider. Medicare Advantage plans also must fully cover these screenings, as long you see an in-network provider and you meet Medicare's eligibility requirements.

Medicare covers a variety of heart prevention services, including:

Cardiovascular behavioral therapy

A yearly visit with your primary care doctor to help lower your risk of heart disease. Your doctor may discuss aspirin use, check your blood pressure, and give you tips on diet and exercise.

Preventive visits

Includes the "Welcome to Medicare" preventive visit within the first 12 months of Part B, and yearly "Wellness" visits. If you are considered high-risk or have been previously diagnosed, Medicare may allow additional covered screenings.

Cardiovascular screenings

Every 5 years, you can get a screening test for your blood levels of cholesterol, triglycerides, and lipids.

Some other related, covered services include:

Smoking Cessation Counseling

Medicare Part B covers up to eight smoking cessation counseling sessions in a 12-month period.

Weight Loss Management

Medicare Part B covers behavioral counseling for weight loss, including an initial BMI screening, dietary assessment, and counseling to focus on diet and exercise.

If you have two or more chronic conditions (lasting 12 months or more), Medicare Part B covers care management services to help you better manage them. Heart disease, diabetes, asthma, and arthritis are among the conditions eligible for this service. Keep in mind that you may still need to pay deductibles, copayments, and coinsurance.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also follow us on Facebook, Instagram, Twitter, LinkedIn, and YouTube.