



KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM*

*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)



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MEDICARE PREVENTIVE BENEFITS IN 2026: TURNING COVERAGE INTO A WELLNESS PARTNERSHIP

**KERN
COUNTY**

AGING & ADULT SERVICES

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Medicare enters 2026 with some of the strongest preventive benefits ever offered, giving older adults powerful tools to stay healthy, independent, and engaged. Used fully, these services can transform Medicare from “sickness insurance” into a true wellness partner, one that helps catch problems early, manage risk, and avoid costly medical crises later on.

Why Preventive Care Matters in 2026

Chronic conditions such as heart disease, diabetes, osteoporosis, and depression continue to drive most illness and health care spending among older adults. Yet many complications are preventable, or can be delayed, with early detection. Regular screenings, vaccines, and counseling help identify concerns before symptoms appear, when treatment is simpler, safer, and more effective. For people on fixed incomes, using Medicare’s no-cost preventive services can also reduce emergency room visits, hospital stays, and prescription costs over time.

What Medicare Considers “Preventive”

In 2026, Medicare’s preventive benefits include wellness visits, vaccines, screenings, mental health checks, diabetes-prevention services, and behavioral counseling, supporting both physical and emotional well-being as people age. Examples include annual wellness visits; flu, pneumonia, shingles, and COVID-19 vaccines; cancer screenings; bone density tests; glaucoma exams; cardiovascular and diabetes screenings; and counseling for tobacco use, obesity, and alcohol misuse. These services are designed to catch conditions early and help you work with your care team to stay ahead of potential issues.

What’s Free—and What May Still Cost You

Most preventive services remain available at no cost in 2026 when provided by clinicians who accept Medicare assignment and when Medicare’s timing and eligibility rules are met. However, if a screening leads to additional

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testing, follow-up visits, or treatment, those services are considered diagnostic, not preventive. In those cases, standard deductibles, copays, or coinsurance may apply.

Original Medicare still does not cover routine dental, vision, or hearing services, though some Medicare Advantage plans offer limited versions of these benefits, but not full coverage.

Your “Welcome” Visit and Annual Wellness Visits

If you are **newly enrolled in Part B**, you may receive a one-time “**Welcome to Medicare**” visit during your first 12 months. After that, every beneficiary is entitled to a no-cost **Annual Wellness Visit** each year. These visits focus on reviewing your medical history, updating your personal prevention plan, discussing medications, and checking fall risk, memory concerns, and other health factors, not a full physical exam.



Vaccines: Easier Access and No Cost in 2026

Medicare continues in 2026 to cover all adult vaccines recommended by national health authorities with no deductibles or cost-sharing, including vaccines administered in pharmacies. This includes **flu, pneumonia, shingles, and COVID-19 vaccines**, as well as other recommended immunizations. Staying protected is as simple as asking your doctor or pharmacist which vaccines you need this year.

Screenings to Put on Your Calendar

Many preventive services follow a schedule. In 2026, Medicare covers colorectal cancer screening options, yearly mammograms for many women, periodic bone density testing, glaucoma checks for those at risk, and cardiovascular and diabetes screenings. Behavioral health services such as depression screening and counseling for tobacco use and obesity also remain covered when criteria are met. After your Annual Wellness Visit, ask your provider to help create a simple checklist or schedule so you know when each service is due.

How to Use Your Benefits Starting Now

Start the year by scheduling your Annual Wellness Visit and asking which preventive services you are due for in 2026. Bring your Medicare card, medication list (including supplements), and a few personal health goals, such as improving balance, sleep, strength, or mood, so your provider can customize your prevention plan. You can also log in to your Medicare account or review your plan’s 2026 Evidence of Coverage to confirm which vaccines, screenings, and counseling services are covered and how often.

Free, Unbiased HICAP Help in Kern County

For Medicare beneficiaries in Kern County, the **Health Insurance Counseling & Advocacy Program (HICAP)** is a trusted ally in navigating all these 2026 benefits. Our highly trained volunteer counselors provide free, confidential, and unbiased guidance to help you understand your rights, use preventive services, interpret Medicare notices, address billing issues, appeal denials, compare plans, troubleshoot prescription problems, and apply for Medi-Cal or Medicare Savings Programs. One appointment can turn a confusing stack of Medicare papers into a clear path forward, at no cost to you.

HICAP is also **recruiting new volunteer counselors**. Volunteers receive extensive training in Medicare rights and benefits, including how to help older adults understand and use preventive services so they don’t miss their most important benefits as the year begins. If you’re interested in serving your community in this vital role, contact HICAP and ask to speak with the **Volunteer Coordinator at (661) 868-1000**.