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Visit [www.medicare.gov/caregivers](http://www.medicare.gov/caregivers) for the latest news and broadcasts.

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## \$0 Tests and Screenings

If you have Original Medicare, you pay \$0 to get tested for cardiovascular disease, breast cancer, colorectal cancer, diabetes, HIV, glaucoma and prostate cancer.

Talk to your doctor to find out what [Medicare-covered tests and screenings](#) might be right for you. You'll pay \$0 deductible and no coinsurance for most tests (but you may have to pay coinsurance for the doctor's visit).

Get more information about the preventive tests and screenings Medicare covers at [www.medicare.gov](http://www.medicare.gov).



## See Changes to Your Medicare Claims?

You may see changes to some of your Medicare claims, since we adjusted how we pay for certain services in 2010. Your provider may owe you a refund for services you got in 2010, or you may have to pay your provider more coinsurance.

**Check your Medicare Summary Notice for any changes to your claims.** Your provider will let you know what to do next. They may send you a bill for any extra amounts you owe, or they may credit your account or send you a check for any refunds you're due.

Contact your provider with any questions.

## Get Free Help Finding Insurance

If you're having trouble finding, keeping or using health insurance, your state has a free [Consumer Assistance Program \(CAP\)](#) that can help.

Even if you already have insurance, it's not always easy to read the fine print and get the benefits you paid for. Here's what your CAP can do for you:

- Help you find a health insurance plan or policy
- File a complaint or appeal
- Learn about your rights and new industry reforms

Learn more at [www.healthcare.gov](http://www.healthcare.gov).



## Stay Covered When You Cruise



Medicare generally doesn't pay for health care coverage you get outside the U.S. This includes cruise ships: Medicare doesn't cover health care services you get when a ship is more than 6 hours away from a U.S. port.

Medicare [may cover health care services you get on a cruise ship](#) if the ship's doctor is allowed to provide medical services under certain laws, the ship is closer than 6 hours away from a U.S. port.

If your circumstances don't meet these limited exceptions, you'll pay the full cost of your health care services. Learn more about Medicare coverage outside the U.S. at [www.medicare.gov](http://www.medicare.gov).

## Live Well With Healthfinder.gov



Get the latest, most reliable healthcare information from [healthfinder.gov](http://healthfinder.gov). [Healthfinder.gov](http://Healthfinder.gov) has information and resources on more than 1,600 different health topics, including tips on prevention and links to local facilities and services. You can also get personalized advice on health care issues right on the site.

[Sign up to get the latest health news](#) right in your in-box. [Healthfinder.gov](http://Healthfinder.gov) is a government-supported site that doesn't accept any paid advertising or links, so you know you can trust it.



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