

WOMEN'S WELLNESS BEGINS WITH STRONG BONES

On behalf of the Society for Women's Health Research, welcome to Medicare!

The Society for Women's Health Research (SWHR) is committed to making women's health mainstream and empowering women to take charge of their health through their lifespan.

As you begin this new chapter with Medicare, it's important to know that you have covered benefits that will help you support and take charge of your bone health. Keeping focus on your bone health will help you stay active, strong, and independent. Too often, we don't think about our bones until it's too late — when they fracture. But supporting your bone health is key to healthy aging, and prevention is the greatest tool we have.

While it's important for both men and women alike to prioritize caring for their bones, women face a higher risk of osteoporosis and fractures due to bone loss after menopause.

Your Bone Health and Preventive Care

While caring for your bones as you age is important, bone health becomes even more critical for women in their 60s and older, as women are at significantly higher risk for osteoporosis, the most common form of bone disease, and fractures. Approximately **80% of the 10 million Americans with osteoporosis are women**, and **1 in 2 women** will experience an osteoporosis-related fracture in their lifetime. These fractures can lead to complications, including the loss of mobility and independence and can affect quality of life. In fact, **studies have shown** that broken bones among older adults can increase their risk of death for up to 10 years.

So, what steps can women take to maintain and support their bone health?



Understand What Items and Services Medicare Offers

Medicare provides certain coverage that can help women support their bone health as they age. These items and services are highlighted in **“Savvy and 65: A Woman's Guide to Understanding Medicare,”** a guide developed by SWHR and HealthyWomen to equip women with information about how to take charge of their bone health, including what Medicare coverage may be applicable to supporting healthy bones.

One provision that women should be aware of is Medicare's coverage of a bone density test called a dual-energy X-ray absorptiometry, or DXA (sometimes called DEXA), scan under Medicare Part B. DXA scans measure bone density and identify whether you're at risk for bone fractures.

Relevant for women on Medicare, bone health screenings are recommended for women who are 65 years old or older, and Medicare Part B **covers DXA once every two years** if certain conditions are met, or more if considered medically necessary by a health care provider, such as being deemed estrogen-deficient by

STRONG WOMEN, STRONG BONES: THE 5 WS AND AN H OF DXA

DXA is a quick scan that checks bone strength. Just as blood pressure is a vital number everyone should know to assess cardiovascular risk, your bone mineral density (BMD) from DXA scanning is a critical number to know for bone health and assessing osteoporosis risk.

Who? DXA scans can be particularly valuable for women who have been through menopause, experienced prior fractures, have used steroids long-term, have low body weight, or a family history of osteoporosis or bone fractures.

What? DXA (dual-energy X-ray absorptiometry) is a simple scan that measures bone density and can help identify if you're at risk for fracture. Test results will be in the form of two scores:

- **T-Score** – compares your bone density to that of a healthy young adult
 - **Normal:** Above – 1.0
 - **Low Bone Mass (Osteopenia):** Between -1.0 and -2.5
 - **Osteoporosis:** -2.5 or lower
- **Z-Score** – compares your bone density to that of someone your same age and sex (scores of -2.0 and lower are considered below the expected range)

Early detection empowers prevention. Knowing your DXA number equips you with knowledge to make lifestyle changes to reduce your fracture risk. Talk to your health care provider about what adjustments — such as changes to diet, exercise, supplements, or medications — would be best for you based on your DXA results and overall health.

Where? Most DXA scans take place at hospitals or imaging centers but may also be available in some health care providers' offices.

Why? Women experience significant bone loss after menopause. Knowing your bone health helps you prevent fractures and stay strong, active, and independent.

How? During a DXA scan, you'll lay on a table, and an X-ray will measure your bones. It's simple and lasts around 10-15 minutes

To get started, talk to your health care provider about your bone health risk factors, when to schedule your first DXA, and how frequently you should be getting them.

a health care provider or having X-rays that show possible osteoporosis, osteopenia, or vertebral fractures. Screenings may be recommended earlier or more frequently for women who have certain risk factors. Risk factors for osteoporosis include:

- Age
- Family history
- Lifestyle factors (smoking, frequent alcohol consumption)
- Low body weight
- Previous fracture
- Use of oral corticosteroids
- Race (post-menopausal white and Asian women are at highest risk)
- Sex

In addition to DXA scans being a covered benefit for women on Medicare, Medicare offers items and services that include:

- An annual **“Wellness Visit”** that focuses on health risk assessments, screenings, and personalized wellness planning (available every 12 months after your first year on Medicare)
- **Medication coverage** to help cover the cost of osteoporosis drugs, provided certain eligibility requirements are met
- Certain **lifestyle support**, such as physical therapy for strengthening bones and improving mobility or nutrition counseling, for qualifying individuals
- **Medical equipment**, such as canes and walkers, if prescribed by a health care provider

View the full bone health chapter in **“Savvy and 65: A Woman’s Guide to Understanding Medicare.”**

Adhere to a Bone Healthy Lifestyle

Whether you're working to prevent bone loss or managing an osteoporosis diagnosis, there are things you can do to support your bone health and give you more control over your future.

- **Nutrition:** Aim to get 1,200 mg of calcium and 800-1,000 IU of vitamin D per day
- **Exercise:** Do weight-bearing exercises on your feet like walking, dancing, and stair climbing or muscle-strengthening exercises like squats and yoga
- **Fall Prevention:** Look around your home and think about daily habits that might risk injury:
 - Reduce clutter around the house
 - Tape or fasten loose rugs and electric cords
 - Make sure rooms are well lit
 - Install handrails on the stairs and non-slip mats in the bathtub
 - Wear low-heel and non-slip shoes
 - Use assistive devices, such as canes or walkers, if needed
 - Check whether your medications may cause dizziness
 - Get your hearing and vision checked regularly
 - Work with your health care provider to manage any conditions that can affect walking or balance

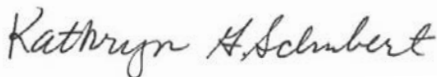
Additional Medicare plan information and resources can be found at [Medicare.gov](https://www.Medicare.gov) or 1-800-MEDICARE (1-800-633-4227).

Additional Bone Health Resources and Support

- **Bone Health and Osteoporosis Foundation (BHOFF)**
- **HealthyWomen**
- Local Senior Centers & Health Departments
- **Medicaid.gov**
- **Medicare.gov**
- **State Health Insurance Assistance Programs**
- **Society for Women's Health Research**

Again, welcome to Medicare, and remember that your path to future wellness begins with strong bones!

Sincerely,



Kathryn Schubert, MPP, CAE

President & CEO

Society for Women's Health Research