



Medicare Advantage: Wigs and Weight Loss

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Chances are, you know that Medicare's medical insurance program doesn't cover routine dental and vision coverage, but that some Medicare Advantage programs do. Some would say that this is small compensation for the fact that the Medicare Advantage programs require its policyholders to get prior approval if they want to be served by a medical professional outside of the network, and that medical expenses are far more unpredictable in Advantage programs than in traditional Medicare. (Joe Namath might disagree.)

But in actual fact, some Advantage plans have gotten more creative and added services like meal delivery and bathroom safety devices. Now, since last summer, six additional supplemental benefits have been given the green light by the Centers for Medicare and Medicaid services. The new list includes wigs for patients who experience hair loss related to chemotherapy (limit: \$500 for one wig a year), weight-management programs (mostly for show, since Medicare already covers intensive behavioral therapy for obesity), home-based palliative care (pain control for people at the end of life), post-discharge in-home medication reconciliation (having a medical professional identify any improper dosing, duplications or potentially dangerous drug interactions, which doctors ought to prevent in the first place), readmission prevention and adult day health services.

Medicare Advantage providers receive \$2,660 a year from the Medicare fund to provide services to their members, which gives them an incentive to hold the line on member costs—or charge extra where they can. It's possible that the extra services will come at the cost of reduced traditional medical care, if the plans expect to make a profit.

Sources:

<https://www.forbes.com/sites/dianeomdahl/2026/03/24/new-medicare-advantage-supplemental-benefits-not-very-beneficial/>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

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Jeffrey Broadhurst
MBA, CFA, CFP
Broadhurst Financial Advisors, Inc.



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Our physical and mail address:

1911 West Point Pike
P.O. Box 301
West Point, PA 19486-0301

Contact us:

Phone: (215) 325-1595
Email: jeff@broadhurstfinancial.com