



| **2023 – 2024**

Medicare Guidebook for Southern Nevadans

**How to choose your best
care on Medicare.**



Hello, neighbor!

At Intermountain Health, our mission is to help people live their healthiest lives possible.

One way we fulfill our mission is by sharing resources that help you make confident healthcare decisions.

Whether you're planning to change your healthcare coverage or look for a new primary care provider, Medicare's Annual Enrollment Period can feel overwhelming. That's why we designed this guide to help. Inside, you'll find simple explanations, practical tips, and useful tools to help you choose the best care and coverage for your needs.

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Medicare's Annual Enrollment Period

October 15 – December 7

Medicare's Annual Enrollment Period (AEP) allows anyone eligible or enrolled in Medicare to change their insurance plan and prescription drug coverage for the following year. This year's Medicare AEP begins October 15 and ends December 7. It's an ideal time to evaluate your current coverage and primary care provider.

The plan changes you can make during AEP depend on your current coverage. If you've worked with an insurance broker or agent to enroll or make changes, reach out to them to review next year's options. If you need help finding a licensed Medicare insurance expert, we can help connect you to one.

To connect with a Medicare insurance expert, or for help choosing an Intermountain provider in your neighborhood, call 725-215-7963.



Health plan notices

Medicare health and drug plans make changes each year that may impact your cost, coverage, and access to providers and pharmacies. Review all the materials your plan sends you to determine if these changes will impact your healthcare and expenses.



Worksheet: Choosing the best Medicare plan for your needs

Choosing the best coverage is an important – and personal – decision. Think about your current plan and ask yourself:

- Is the coverage I have the best fit for my healthcare needs?
- Do my preferred providers accept my insurance plan?
- Is my plan making changes next year that could impact my access to providers, pharmacies, or services?
- How much have I spent out-of-pocket for healthcare this year?
- What about my current plan could be better?

Is your insurance coverage falling short of your expectations? Then the Medicare Annual Enrollment Period is the perfect time to shop for other options. Read on to refresh your Medicare knowledge and consider how your plan impacts your care – and your wallet.



Call us at 725-215-7963 for help connecting with a licensed insurance expert. You can also contact your health plan or insurance advisor to talk through specific coverage questions.

Medicare Coverage 101

Generally, Medicare is for people 65 or older. You may qualify for Medicare earlier if you have a disability, End-Stage Renal Disease, or ALS (also called Lou Gehrig's disease).



Original Medicare

Medicare Part A helps cover inpatient hospital visits, nursing home care, home healthcare, skilled nursing facilities, and hospice.

Medicare Part B helps pay the cost of healthcare providers, medically necessary services and supplies, and durable medical equipment. You pay a monthly premium for Part B that comes out of your Social Security, and you'll have deductibles and coinsurance costs to cover.

Even if you enroll in a Medicare Advantage or Medicare Supplement plan, you have to continue paying your Medicare Part B premium.



Medicare Advantage

Medicare Advantage (Medicare Part C) is a popular all-in-one insurance solution. It combines hospital, medical, and prescription drug coverage, plus extra wellness benefits, such as vision, hearing, dental services, fitness programs, transportation services, and more.

For all these benefits, Medicare Advantage plans typically feature low to \$0 monthly premiums.









Medicare Supplement plans

Medicare Supplement (or MediGap) plans help cover the "gaps" in Original Medicare, such as your deductible and coinsurance costs. Some plans also provide coverage when you travel out of the country. The cost is in addition to Medicare Part B and typically higher than Medicare Advantage.

Medicare Supplement plans still do NOT cover all your care. They exclude prescription drugs and many common health services.

Choose the option that offers you the most benefits

What's Covered	Medicare Advantage Prescription Drug Plans	Medicare Supplement	Original Medicare
 Intermountain's myGeneration Clinics <i>See page 12 for more information</i>	✓ YES	NO	NO
 Prescriptions	✓ YES	NO	NO
 Dental, Vision, Rides & More	✓ YES	NO	NO
 Gap Coverage	✓ YES	✓ YES	NO
 Medical	✓ YES	Covered by Original Medicare	✓ YES
 Hospital	✓ YES	Covered by Original Medicare	✓ YES



Choosing a healthcare provider

Once you've narrowed your coverage options, your next choice will depend on your healthcare providers. If you have established care with primary (or specialty) providers, call them to make sure they'll accept your Medicare coverage. Doing so will help you avoid out-of-network penalties.

What is a primary care provider?

Getting high quality primary care is the heart of your personal healthcare journey. A primary care provider (PCP) helps you manage your overall health and can address everyday health concerns. Your PCP will get to know you, your medical history, and your feelings about medical treatments so they can give you the best advice for your health. Their goal is to keep you healthy and catch any health issues early on, when they are easier and cheaper to treat.

Primary care services

In addition to regular check-ups, you should see your PCP whenever you have a health concern. Here are some common examples of primary care visits:

- Regular check-ups
- Ongoing monitoring of health issues, like diabetes or high blood pressure
- Mental health concerns, such as new feelings of sadness, anxiety or worry
- Illnesses that don't improve with home treatment, like flu symptoms that last longer than 10 days
- Unexplained or complex symptoms, like constant back pain, digestive issues, or severe headaches

Types of primary care providers

Most people think of PCPs as physicians, but highly trained non-physician providers (also known as Advanced Practice Providers) also deliver primary care services. Each of these providers must meet strict requirements to serve as a PCP:

- **Doctor of Medicine (MD):** An MD is a doctor who has graduated from a traditional medical school and received extensive postgraduate training.
- **Doctor of Osteopathic Medicine (DO):** A DO is a doctor who has graduated from an osteopathic medical school. A DO also has extensive training, focused mainly on preventive care.
- **Nurse Practitioner (NP):** These professionals are sometimes referred to as Advanced Practice Registered Nurses or Advanced Registered Nurse Practitioners. NPs have earned an advanced degree at the master's or doctorate level and can diagnose and treat conditions and perform certain medical procedures. They are also authorized to write prescriptions.
- **Physician Assistant (PA):** PAs may or may not work with a supervising physician and have a considerable level of autonomy. PAs have earned an advanced master's or doctorate degree in their field. They gather patient histories, make diagnoses, create treatment plans, and are authorized to write prescriptions.

Just like their physician counterparts, NPs and PAs are highly qualified professionals who are committed to your health and well-being. They play a vital role on patient-focused care teams by providing timely preventive and specialty care when you need it most.

Find a doctor that accepts your insurance

Medicare.gov and most insurer and medical group websites have online search tools to help you find a provider. You can search by gender, languages, specialty, and distance from your home. Once you find a provider that fits your criteria, call their office to see if they accept your insurance, or any new coverage you may be considering. You can also ask to schedule a clinic tour and meet in person before you make a final decision.

If you're considering an Intermountain PCP, call us at 725-215-7963 to see if they're covered in your health plan.

Worksheet: Say "YES" to a doctor that puts your needs first

When you have the right primary care provider — one who understands how your needs may change as you get older — you can say "YES" to all the statements below.

Does my doctor guide me in my health decisions?

YES
NO

My doctor speaks my language, listens to me, and is familiar with my health goals. I don't feel rushed when I come in for an appointment.

Can I see my doctor quickly and at a convenient location?

YES
NO

I have a doctor right in my neighborhood, and they offer in-person and virtual care options. I can reach my care team anytime, day or night.

Do my specialists work together with my doctor?

YES
NO

Seeing a specialist feels like an extension of my primary care. My specialists communicate with my primary care doctor. Everyone is on the same page about my treatment.

Does my doctor support me beyond the exam room?

YES
NO

I can count on my care team to provide me with extra support, follow-up, and services I need to feel my best, including prescription management, nutrition assistance, and transportation coordination. My care team understands my insurance coverage, which reduces my out-of-pocket costs and helps me get the care I need.

If you answered "NO" to any of these, you could be getting more from your primary care provider. The Medicare Annual Enrollment Period is a good time to see what other doctors are in your neighborhood.



Need a new provider?

You can switch to a new provider at any time, as long as they accept your health plan. If you'd like to switch to a provider outside of your plan, you may need to change your health plan during Medicare's AEP. Otherwise you could pay out of pocket for their services.

Specialized senior primary care

Intermountain's award-winning myGeneration Clinics provide primary care for adults ages 65 and older with select Medicare Advantage (part C) plans.

We help you get more out of every Medicare dollar by coordinating your care with your Medicare Advantage plan. This also helps reduce confusion about payments and what kind of care is covered.

Benefits of myGeneration Clinics

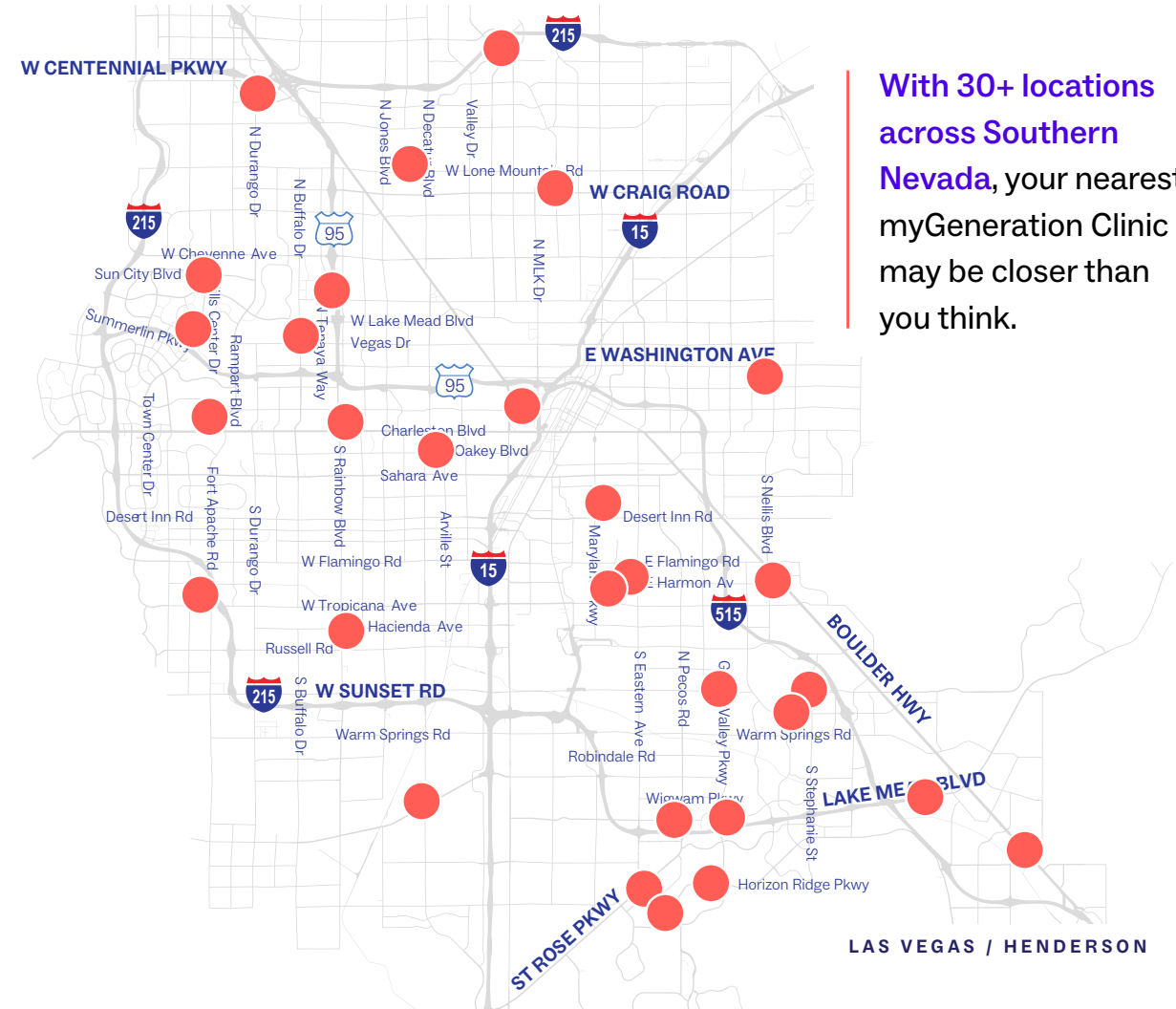
Senior primary care that's personal, proactive, and proven to help keep you healthier.*

- Experts in healthcare for adults 65+**
 Get personalized care and treatment plans based on your age, lifestyle, and priorities.
- Twice the average time with your doctor and care team**
 Take time to review your health history, talk about how you're feeling, and ask questions.
- Same-day care for urgent health concerns**
 Get in-person, virtual, or in-home care for urgent health concerns. Plus, you can reach a member of your care team 24/7 to answer your questions and guide your care.
- Care management services**
 Enjoy nurse-led health education and assistance, prescription management, paperwork help, transportation coordination, nutrition information, and more.**
- Integrated specialty care**
 Experience coordinated care. Intermountain specialists have access to your electronic medical records to review your health history and treatment plans.
- Extended provider network**
 In addition to our specialty care services, you can connect to over 1,500 specialists throughout Las Vegas, Pahrump, and Mesquite.



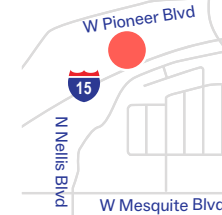
Voted best senior-focused healthcare

Your care is always close to home



With 30+ locations across Southern Nevada, your nearest myGeneration Clinic may be closer than you think.

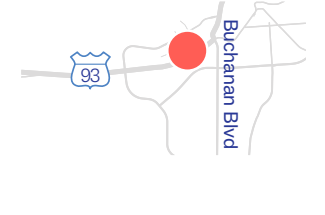
MESQUITE



PAHRUMP



BOULDER CITY



We accept most Medicare Advantage plans from these leading insurers:

Humana | Select Health | SCAN Health Plan | UnitedHealthcare‡

*40% fewer hospital admissions than the national average. Source: Centers for Medicare & Medicaid Services. **Must meet patient eligibility requirements for transportation and nutrition benefits. Please check with your plan for more information on details of your benefits coverage. ‡Excludes UnitedHealthcare Focus plan.



Welcoming new patients in your neighborhood

Visit [IntermountainCareTeam.com](https://www.intermountaincareteam.com) or call 725-215-7963 today.

We can help you find a provider nearby and can even connect you to a licensed insurance expert to answer your Medicare coverage questions.



myGeneration Senior Clinics accept patients with Medicare Advantage plans; not all plans accepted, call for details. One of the leading health systems in the Western U.S., Intermountain Health includes a network of healthcare providers and clinics throughout Southern Nevada. As a healthcare provider, we are dedicated to providing you with information and connecting you with a licensed insurance agent who can help guide you in selecting the best Medicare plan for your healthcare needs. ©2023 Intermountain Health. All rights reserved.