

# Healthy 65 Guidebook for Southern Nevadans

How to get the best senior-focused  
primary care on Medicare



Intermountain  
Health



# Congratulations on turning 65!

This is an important milestone in life — enjoy! Becoming eligible for Medicare means more than lower-cost health insurance. You now also have new options for your healthcare that can help you enjoy healthier years ahead.

This guidebook shows you what's possible when you choose a local primary care doctor, specialists, and care team that concentrate on comprehensive senior-focused care and closely coordinate with your Medicare coverage.

We'll walk you through:

- What you can expect when you have the right primary care doctor
- The benefits of coordinated healthcare and Medicare coverage
- Choosing the Medicare option that's right for your lifestyle and care needs
- Resources to help you plan your move to Medicare
- Getting primary care that's tailor-made for you
- A Medicare checklist to prepare for enrollment

As a nonprofit health system that includes over 30 award-winning myGeneration Clinics in Southern Nevada, Intermountain Health is committed to delivering patient-centered primary, specialty, and urgent care services to approximately 350,000 members of our community.

Whether your next adventure involves a fishing pole, a book, a yoga mat, or something else, you deserve to feel your best so you can keep doing the things you love, year after year.

Voted best  
senior-focused  
healthcare





# Say “YES” to primary care that puts your needs first

Primary care is the heart of your personal healthcare experience. When you have the right doctor — one who understands how your needs may change as you get older — you can say “YES” to all of the statements below.

## Does my doctor guide me in my health decisions?

My doctor speaks my language, listens to me, and is familiar with my health goals. I don’t feel rushed when I see my doctor.

YES  NO

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

I have a doctor right in my neighborhood, and they offer in-person and virtual care options. I can reach my care team 24/7.

YES  NO

## Does my doctor support me beyond the exam room?

From prescription management to nutrition assistance and transportation coordination — I can count on my care team to provide the extra support, follow-up, and services I need to continue to live the best life possible.

YES  NO

## Do my specialists work together with my doctor?

Seeing a specialist feels like an extension of my primary care. My specialists communicate with my primary care doctor so everyone’s on the same page about my treatment. My care team understands my insurance coverage, which reduces my out-of-pocket costs and helps me get the care I need.

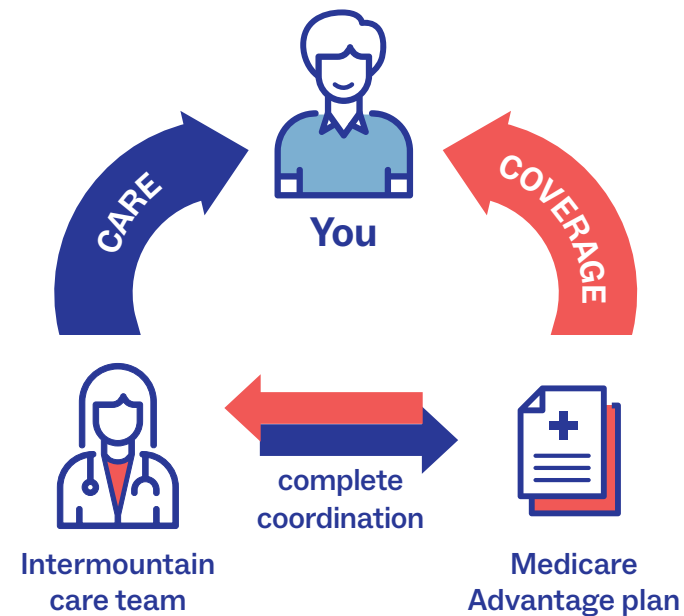
YES  NO

**If you answered “NO” to any of these, we’d like to talk to you!**

Call 702-660-0158 to speak with an Intermountain representative about your primary healthcare options.

# Get the most care out of every Medicare dollar

When there’s complete coordination between your care team and your Medicare coverage it means less hassle — and better quality care — for you.



By coordinating with your Medicare Advantage coverage, we can provide more comprehensive and innovative care plans that address the whole you.

It also helps reduce confusion about payments and what’s covered.

## We work hand in hand with many leading Medicare Advantage plans

You can enjoy award-winning senior-focused care from Intermountain and our myGeneration Clinics with a Medicare Advantage plan from:

- Humana
- SCAN Health Plan
- Select Health
- UnitedHealthcare<sup>‡</sup>

Call 702-660-0158 to learn more about becoming a patient.

# Your Medicare choice depends on your lifestyle and care needs



## Medicare Advantage - Prescription Drug plans

Medicare Advantage (Medicare Part C) is a popular all-in-one insurance solution, combining **hospital, medical, and prescription drug coverage** — plus extra wellness benefits, including vision, hearing, dental services, fitness programs, and more. You don't need to purchase Medicare Part D, which helps cover the cost of prescriptions, if you have a Medicare Advantage plan.

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



## Original Medicare only

**Medicare Part A** helps cover inpatient hospital and nursing home care, home healthcare, skilled nursing facility care, 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. You can purchase a standalone Medicare Part D plan for an additional cost.









## 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, including prescription drugs and a number of common health services. You can purchase a standalone Medicare Part D plan for an additional cost.

# 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	✓ 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

# We're here to help you with events, resources, and more

Take advantage of our in-person and virtual events to help you learn more about Medicare and senior-focused healthcare, including details about enrollment, coverage options, Medicare Advantage plans, "Doc Talks," and more. Our events are free and educational — so there's no pressure or obligation.

- **Visit [Healthy65Guidebook.com](https://Healthy65Guidebook.com)**  
Use this website to register for one of our Medicare events and to learn more about Medicare and your healthcare options.
- **Do you have someone you trust to help you choose a plan?**  
Call 702-660-0158 and we'll connect you to a licensed Medicare agent who can guide you through your options and help you choose the best plan for you.

## Your Medicare plan affects your budget and care options. Three facts to consider:

- |  |   |  |
|--|---|--|
| <p><b>1</b></p> <p><b>Original Medicare can leave you with unexpected costs.</b></p> <p>You pay a deductible plus 20% of your costs — with no limit on how much you may owe.</p> | <p><b>2</b></p> <p><b>Prescription drugs aren't covered by Original Medicare or Medicare Supplement plans.</b></p> <p>You'll pay out of pocket for prescriptions that you rely on most.</p> | <p><b>3</b></p> <p><b>Get exclusive access to our award-winning myGeneration Clinics with certain Medicare Advantage plans.</b></p> <p>We accept plans from Humana, SCAN Health Plan, Select Health and UnitedHealthcare<sup>‡</sup></p> |
|--|---|--|

# Get care that meets you wherever you are on your wellness journey

Everyone's situation is unique — and everyone deserves primary care that meets their individual needs. Intermountain's myGeneration Clinics are here for you, wherever you are on your wellness journey.



### Beverly is turning 65 in three months.

- Feels unhappy with her current primary care doctor
- Wants to find a doctor who listens and answers her questions
- Attends an Intermountain Medicare 101 event about how her Medicare coverage affects her healthcare options
- Decides she'll get the best care on Medicare at an Intermountain myGeneration Clinic
- Calls Intermountain for help choosing a doctor in her neighborhood



### Elisa is 68 years old and retiring next month.

- Needs to find a primary care doctor who accepts her Medicare Advantage plan
- Visits Intermountain's website and finds a nearby doctor who speaks Spanish and is accepting new patients
- Calls to schedule her first appointment



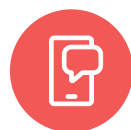
### Leo just turned 65 and enrolled in a Medicare Advantage plan.

- Has to see a cardiologist and wants a primary care doctor to help him coordinate his care
- Realizes his Medicare Advantage plan gives him access to Intermountain's myGeneration Clinics and their network of specialists
- Calls Intermountain for help choosing a doctor nearby so he can schedule an appointment

# Personal, proactive, and proven to help keep you healthier\*

More restful nights. More pain-free days. More confidence in your care team. It all starts with award-winning primary care that's tailor-made for you.

- **Experts in healthcare for adults 65+**  
Get care and treatment plans for your unique needs based on your age, lifestyle, and priorities.
- **Twice the average time with your doctor and care team**  
More 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, prescription management, paperwork assistance, transportation coordination, nutrition assistance and more from your care team.\*\*
- **Integrated specialty care**  
Experience coordinated care. All Intermountain specialists have access to your electronic medical records to review your health history and treatment plans.
- **Extended provider network**  
In addition to Intermountain's specialty care, you can connect to over 1,500 specialists throughout Las Vegas, Pahrump, and Mesquite, plus a dedicated referrals team to help process the paperwork.



## We'll help you choose a doctor near you

Call **702-660-0158** to choose a primary care doctor in your neighborhood.

# Your Medicare checklist

This checklist will help you prepare for your Medicare enrollment. You can enroll as early as three months *before* you turn 65.



## 9+ months before turning 65

- Review your Social Security statement to be sure that all your information is correct. The wrong information, especially about income, could affect your benefits.
- Talk with the HR department at your current (or former) job about claiming retiree benefits. Meet with a financial advisor to go over your pension or 401(k) plan.
- Visit [Healthy65Guidebook.com](https://www.healthy65guidebook.com) to learn more about the advantages of Intermountain and our myGeneration Clinics.

## 8-6 months before

- Learn about Medicare: what it covers; Parts A, B, C, and D; and eligibility time frames. [Healthy65Guidebook.com](https://www.healthy65guidebook.com) has resources that can help.
- Register for Medicare 101 or another exclusive Intermountain event at [Healthy65Guidebook.com](https://www.healthy65guidebook.com).

## 5-4 months before

- Confirm your eligibility for Medicare benefits by contacting the Social Security Administration at [ssa.gov](https://www.ssa.gov) or 1-800-772-1213 (TTY: 1-800-325-0778).
- Call 702-660-0158 and we'll help you choose a primary care doctor close to you and connect you to a licensed Medicare agent who can talk to you about your Medicare Advantage plan options.

## Up to 3 months before

- Enroll in Medicare Parts A and B by contacting the Social Security Administration at [ssa.gov](https://www.ssa.gov) or 1-800-772-1213 (TTY: 1-800-325-0778). Enroll in a Medicare Advantage plan that partners with your preferred Intermountain primary care doctor.
- Don't miss a single day of award-winning senior-focused primary care.** Become a patient as soon as you're eligible. Call us at **702-660-0158** to schedule your first appointment.





**Intermountain  
Health**



# Enjoy healthcare that's in tune with your lifestyle

Choose a primary doctor in your neighborhood who specializes in caring for people just like you who are moving to Medicare.



**Call 702-660-0158 or visit [Healthy65Guidebook.com](https://Healthy65Guidebook.com)**

\*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.

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 to help guide you in selecting the best Medicare plan for your healthcare needs.

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