

Medicare Advantage options outlined

Written by Holyoke Enterprise

Medicare Advantage Plans are health plan options that are part of the Medicare program. If someone joins one of these plans, they generally get all of their Medicare-covered health care through that insurance company administered plan.

Melissa Memorial Hospital (MMH) administrator John Ayoub provides a brief overview of Medicare Advantage Plans.

The coverage under a Medicare Advantage plan may or may not include prescription drugs. Medicare Advantage Plans include: Medicare Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Private Fee-for-Service Plans and Medicare Special Needs Plans.

When one joins a Medicare Advantage Plan, it will replace the Traditional Medicare plan as the insurance carrier for beneficiaries who join them. People use the health insurance card that they get from the plan for their health care. However, they may have to see doctors that belong to the plan or go to certain hospitals to get services.

To join a Medicare Advantage Plan, one must have Medicare Part A and Part B. People will have to pay the monthly Medicare Part B premium to Medicare. In addition, they might have to pay a monthly premium to the Medicare Advantage Plan for the extra benefits they may offer.

So what does this mean for the Medicare recipients in Holyoke and East Phillips County?

Although medical bills will be paid by Medicare dollars, patients will interact only with the insurance company they enrolled with, not the traditional Medicare plan. This could mean delays in the payment of medical bills and people may not have a choice of what physicians they can see, and preauthorization for procedures may be required.

Currently MMH and Family Practice of Holyoke are only contracted with the Medicare Advantage Plan offered by Humana. Patients with other Medicare Advantage plans will be set

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up as a self-pay patient. The hospital can provide patients with a copy of the bill and they may choose to submit the bill to their Advantage Plan themselves. Exceptions can be made on a case-by-case basis.

Medicare recipients are allowed to join, switch or drop a Medicare Advantage Plan from Nov. 15-Dec. 31. However, the subscriber cannot add or move to a plan with prescription drug coverage during this time unless they currently have Medicare prescription drug coverage.

In addition, people may be able to join, switch or drop Medicare Advantage Plans at other times (i.e., moving out of the service area, having both Medicare and Medicaid coverage or living in an institution such as a nursing home).

Call Julie Vernon at MMH, 854-2241, with any questions or concerns.

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