

# My Medicare Choice

Three steps to find  
health care you  
can depend on.



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# Make your Medicare choice with confidence.

Are you about to enter the world of Medicare? It can be a confusing journey. But you don't have to navigate it alone—there's help.

To start, it's important to have a clear picture of your health care needs. Defining what matters to you is the first step to choosing a Medicare plan you can depend on. Let's get started.

Get help finding a health plan that offers you the best coverage, quality and network at a price that fits your budget.

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# Step 1

## Know your health care needs.

To find a plan that's a good fit, it helps to have a good idea about what you need to cover. Most people need a combination of doctor visits and medicines. What do you need?



### What medicines do you take?

Many people take three or more medicines every month. That can add up. If that's your situation, you might want to think about a Medicare Advantage plan that covers prescription drugs. Let's make a list of your medicines below.

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### What doctors do you see?

You'll want to be sure your doctor or other care services are covered, especially your primary care doctor. If you see specialists, you'll save more if they're covered, too. List them here:

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### Are there other services you want?

Many Medicare Advantage plans cover services that Original Medicare doesn't. Circle any that would be important to you, so you can find a plan to match.



Dental



Vision



Fitness membership



Hearing



Transportation



Extra support for chronic conditions

# Step 2

## Learn about your Medicare plan choices.

Now that you've got your needs down on paper, it's time to get some personalized advice. How?



**The best way to compare which plans meet your needs and budget is to talk to a licensed insurance agent. An agent can:**

- Compare plans in your area based on cost, coverage and quality
- Check to see if your doctors are in network
- See which plans cover your prescriptions
- Help you see if a Medicare Advantage plan is right for you

**An agent can also answer questions like:**

- Is my employer's plan a good choice for me when I retire? Or would I get more value from another plan?
- What would a Medicare Advantage plan cost me monthly? Is there an out-of-pocket maximum?
- What is the plan's quality rating? Does it give me access to programs that help me stay healthy?

**You can get these answers and more—without leaving your home. Speak with a licensed insurance agent today. Call 1-866-569-0368, Monday - Friday, 8 am - 5 pm.**

The Everett Clinic works with the Optum Sales Support Center to connect you with a licensed insurance agent in your area to review your health insurance plan options.

Optum Sales Support Center connects Medicare beneficiaries with resources including licensed insurance agents that sell Medicare Advantage and Medicare Prescription Drug Plans.

# Consider a Medicare Advantage plan.

24.6 million Americans chose a Medicare Advantage plan in 2020<sup>1</sup>. Here's why.



**Affordable, all-in-one coverage.**

**9 out of 10 Medicare beneficiaries**

have access to a Medicare Advantage plan that includes prescription drug coverage with no monthly premium<sup>2</sup>.



**Dedicated customer service teams.**

**91% of seniors** are satisfied with their Medicare Advantage plan<sup>3</sup>.



**Focused on keeping you healthy and out of the hospital.**

**Medicare Advantage plans outperformed**

Original Medicare on 16 clinical quality measures<sup>4</sup> and have lower hospital admission rates<sup>5</sup>.

# Original Medicare or Medicare Advantage: what's the difference?



**ORIGINAL MEDICARE** offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare includes two parts:

## **PART A**

Helps pay for hospital stays and inpatient care

## **PART B**

Helps pay for doctor visits and outpatient care



**MEDICARE ADVANTAGE** covers everything Original Medicare does and more. It also offers a cap on your out-of-pocket spending. Your doctors will work together to manage your care so you don't have to do it alone.

## There are two primary options for extra Medicare coverage.

### **OPTION 1**

Add one or both of these to Original Medicare:

#### Medicare supplement insurance (Medigap)



Helps pay some of the costs that Original Medicare doesn't cover, like copays, coinsurance and deductibles. Available at additional cost.

#### Medicare prescription plan (PART D)



Helps pay for prescription drugs. Available at additional cost.

### **OPTION 2**

Bundle your coverage with a Medicare Advantage plan (PART C):

#### Medicare Advantage plan (PART C)



Covers everything included in Part A (hospital care) and Part B (doctor visits).



Often includes prescription drug coverage (Part D).



Offers additional benefits not covered by Original Medicare, such as vision, dental and over-the-counter drugs.

# Medicare Advantage offers more than Original Medicare.

Benefits and features	Medicare Advantage*	Medicare Supplement (Medigap)*	Original Medicare
Helps pay for hospital stays	✓	✓	✓
Helps pay for some medical care, like doctor visits	✓	✓	✓
Helps pay for preventive services, like flu shots	✓	✓	✓
Helps pay for prescription drugs	✓	No coverage <sup>1</sup>	No coverage
Routine vision coverage	✓	No coverage	No coverage
Routine hearing exam and hearing aid coverage	✓	No coverage	No coverage
Routine dental coverage	✓	No coverage	No coverage
Limits your annual out-of-pocket costs	✓	✓	No protection
Transportation	✓	No coverage	No coverage
Care management programs	✓	No coverage	No coverage

\*Benefits vary by plan. <sup>1</sup>Can enroll in a stand-alone prescription drug plan for coverage.

# Step 3

## It's time to enroll.

You've thought about your health care needs and explored your choices. Now it's time to act.



**Now that you've found a plan that meets your needs and budget, it's important to enroll promptly to avoid coverage gaps.**

You have a "window" of time to sign up for a Medicare plan. This is called the Initial Election Period (IEP). If you miss it, you could end up having to pay a late fee if you sign up later on.

If you join a Medicare Advantage plan for the first time and decide the plan isn't right for you, you have a special 12-month trial period (called a trial right) during which time you can switch to a Medicare supplement plan instead.

### **Ready to enroll? Still need help?**

Speak with a licensed insurance agent today.

**Call 1-866-569-0368, Monday - Friday, 8 am - 5 pm.**

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# Looking for other Medicare resources?

- Learn about Medicare at an upcoming webcast hosted by a licensed insurance agent. To register, visit [everettclinic.com/events](http://everettclinic.com/events).
- Research plans on the CMS website, [medicare.gov](http://medicare.gov). Or you can call Medicare at 1-800-MEDICARE (TTY 1-877-486-2048), 24 hours day/7 days a week.
- Speak with health plans directly and ask about what they offer in your area.
- Check out Medicare basics on the following pages.

Don't wait. Your time to choose is limited. Make sure you're covered now.

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# Questions?

## We're here to help.



Call 1-866-569-0368,  
Monday - Friday, 8 am - 5 pm.



Or visit [medicare.everettclinic.com](https://www.everettclinic.com).

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<sup>1</sup>Source: <https://www.cms.gov/research-statistics-data-and-systemsstatistics-trends-and-reportsmcradvpartdenroldatamonthly-ma/ma-enrollment-scc-2020-04>

<sup>2</sup>Source: <http://files.kff.org/attachment/Data-Note-Medicare-Advantage-2019-Spotlight-First-Look>

<sup>3</sup>Source: [https://www.bettermedicarealliance.org/sites/default/files/2017-06/Mellman-Winston-Joint-Summary-of-Recent-Medicare-Advantage-Survey-2015\\_0.pdf](https://www.bettermedicarealliance.org/sites/default/files/2017-06/Mellman-Winston-Joint-Summary-of-Recent-Medicare-Advantage-Survey-2015_0.pdf)

<sup>4</sup>Source: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5682140/>

<sup>5</sup>Source: [https://www.graham-center.org/content/dam/rgc/documents/publications-reports/reports/BMA\\_Report\\_2016.pdf](https://www.graham-center.org/content/dam/rgc/documents/publications-reports/reports/BMA_Report_2016.pdf)

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