



Edward Stratton/The Astorian

The open enrollment period for Medicare started earlier this month and runs until Dec. 7.

Medicare: Two options left in county

Continued from Page A1

coverage with other specialty services such as dental, vision and hearing.

Jonathan Nicholas, a spokesman for Moda, said in an email that the insurer couldn't continue providing a Medicare Advantage plan with reasonable coverage at a reasonable cost.

"We also, I should say, felt bound to consider our responsibility to Moda members throughout the rest of the state," Nicholas said. "Had we continued to offer plans at a loss in Clatsop County, other members across Oregon would have faced increased premiums to offset those losses."

Moda's departure comes two years after FamilyCare Health pulled its Medicare Advantage plan out of North-west Oregon, leaving 600 people in the county to find new coverage. The county had seven Medicare Advantage providers as recently as 2009.

Medicare Advantage plans have been leaving rural areas over the years because of several factors. The scarcity of rural providers make such markets less appealing to insurers providing Medicare Advantage plans that bundle services. Medicare recipients can get care

MEDICARE

Volunteer counselors are taking appointments through 800-722-4134 to help people changing Medicare coverage.

A Zoom call is also planned for 10 a.m. on Thursday. Call 503-861-4200 to register and get a password.

from any provider, but Medicare Advantage plans usually require patients to find providers in the plan's network.

Meanwhile, the Congressional Budget Office has found that Medicare Advantage plans underpay traditional Medicare by 3% and negotiate even lower reimbursement rates with rural hospitals, where it is more difficult for people to stay in network coverage.

Hospital executives in Eastern Oregon, another area with scarce Medicare Advantage options, recently partnered with Moda to create Summit Health, a new Medicare Advantage plan spanning 12 counties.

"We created Summit Health following our success with the Eastern Oregon Coordinated Care Organization," Nicholas said. "... Its owners include regional pro-

viders who have for decades been focused on meeting the health care needs of their communities. All of us at Moda like to think that Summit Health could indeed be a model to bring more care options to the coast."

The open enrollment period for Medicare began earlier this month and runs until Dec. 7. The two options left in the county are a traditional Medicare supplemented by a wide array of Medigap policies for specialty services like prescription drugs, and a new Medicare medical savings account being offered by Lasso Healthcare.

The Centers for Medicare & Medicaid Services considers the savings accounts a type of Medicare Advantage plan. Recipients deposit money into their medical savings account, using or banking it from year to year for health care costs. If they surpass a high yearly deductible, a Medicare Advantage plan kicks in to cover the rest.

"We (haven't) had an MSA plan in Oregon for like 10 years or more," said Lisa Emerson, a program manager with the volunteer group Senior Health Insurance Benefits Assistance. "So Lasso filling this plan type in Oregon is a new thing."

Medical Assistant Coastal Family Health Full-time, 40 hrs/wk Astoria, OR

If you're a Medical Assistant who wants to be part of a fast-paced care team, we want to talk to you! New MA grads and experienced MAs encouraged to apply. \$17-\$21/hr DOE.

Requirements:

HS diploma or GED

Graduation from Medical Assistant training program

Certified MA or able to become certified within 12 months

Competitive pay and excellent benefits including M/D/V, Rx, 24/7 telemedicine, profit sharing, 403(b) retirement plan, PTO, paid holidays, uniform allowance, and more.

Apply online at yvfwc.com/careers (job ID: 7399), or email resume to jobs@yvfwc.org

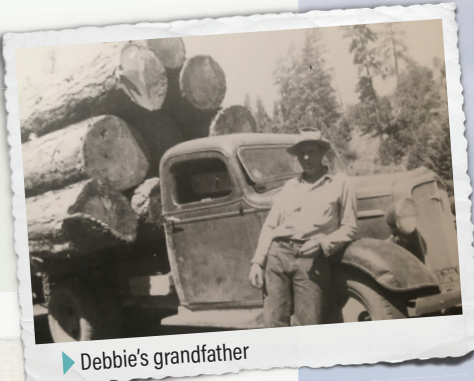


Yakima Valley Farm Workers Clinic is the Pacific Northwest's largest community health center with clinics and program sites throughout Washington and Oregon. We are dedicated to providing our patients with the highest quality care and offering affordable healthcare options.

*Our mission celebrates diversity.
We are committed to equal opportunity employment.*

DEBBIE BOOTHE-SCHMIDT FOR STATE REPRESENTATIVE

From a family of loggers, Debbie will always protect our way of life and the natural resources on which so many families depend.



▶ Debbie's grandfather

the Astorian

“As a small business owner, she understands the financial pressures of making payroll and the importance of treating employees fairly.”

10/10/2020



▶ Debbie and two employees in her shop

As a mother and grandmother, Debbie knows the value of education and will fund public schools and community colleges so our kids can have a better, brighter future.



▶ Debbie with her family, including her daughters and granddaughter.

Debbie worked in the Clatsop County criminal justice system for twenty-three years and will keep our community safe by supporting local police, firefighters, and healthcare workers.

“WE MUST OVERCOME DIVISION AND WORK TOGETHER TO FIX OUR SCHOOLS, HEALTHCARE, AND ECONOMY. THAT WILL BE MY APPROACH IN SALEM.”

-Debbie

VOTE BY NOVEMBER 3

Find your Dropbox at: oregonvotes.org/dropbox

Paid for and authorized by Friends of Debbie Boothe-Schmidt

▶ DebbieForOregon.com
f / [DebbieBootheSchmidt](https://www.facebook.com/DebbieBootheSchmidt)
t @ [Debbie4Oregon](https://twitter.com/Debbie4Oregon)