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Medicare Advantage plans from a new – but familiar – face in Eastern Oregon

Local health providers create Summit Health insurance option



Summit Health president Sean Jessup (pictured) helped create the Eastern Oregon Coordinated Care Organization (EOCCO) with local hospitals in 2012. He worked with the same local partners to develop a new Medicare Advantage health plan option available to East Oregonians in 2021. Open enrollment to sign up is Oct. 15 – Dec. 7.

There's a new Medicare Advantage provider in Eastern Oregon. But just because it's new doesn't mean it's not familiar.

In fact, the new company, Summit Health, is owned by a group of regional providers who've been meeting the health care needs of communities in Eastern Oregon for decades. Summit, formed earlier this year, includes Good Shepherd Health Care System, Grande Ronde Hospital and Clinics, Saint Alphonsus Health System, GOBHI, CHI St. Anthony Hospital, Eastern Oregon IPA, Yakima Valley Farm Workers Clinic and Moda. The Summit owners and additional providers throughout Eastern Oregon comprise a provider network that will offer a full suite of health services available in 2021.

"The name is new, but people in Eastern Oregon already know who we are," said Sean Jessup, president of Summit Health. "We are the same hospitals, the same doctors who have been taking care of people in Eastern Oregon for years – the same providers they have come to know and trust."

Summit specializes in Medicare Advantage plans for Eastern Oregon, including Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa and Wheeler counties.

The company's Medicare Advantage plans, available during the Oct. 15 to Dec. 7 open enrollment period, are designed to help people

get high-quality care from providers they have already built relationships with over the years. Plans include Medicare Part A and Part B benefits – also known as original Medicare – as well as Part C (Medicare Advantage) and Part D (Medicare Prescription Drug Coverage).

As a private insurer, Summit is able to offer Medicare Advantage, which covers extra benefits that Original Medicare does not, including vision, hearing, dental and other health and wellness programs.

"There's no denying that the world of Medicare can be a complex one," Jessup said. "Our experienced team is incredibly knowledgeable and can help folks find their way to the right plan and the right care they need based on the lives they lead."

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- Sean Jessup, president, Summit Health

Even before the creation of Summit Health, all of the owners had long been focused on meeting the health care needs of the people of Eastern Oregon.

"The founders originally got together in 2012 to create the Eastern Oregon Coordinated Care Organization (EOCCO) to help low income Oregonians," Jessup said. "With Summit, we're continuing our commitment to our community by providing

Medicare Advantage plans in partnership with local hospitals, doctors and other providers that folks in Eastern Oregon know and trust."

You can learn more about Summit Health and their plan benefits at yoursummithealth.com.

New to Medicare? Here's what you need to know

There's no doubt about it, enrolling in Medicare for the first time can be confusing. The important signup dates, the different plans, what's covered and what's not – it's a lot to take in and figure out. But with a little preparation and help from experts, you can find a plan that will fit your health care needs.

"For folks signing up for Medicare for the first time, the process can seem a little overwhelming," said Walter Burkhartsmeier, director of Medicare Programs at Summit Health. "But there are some key things to know that will help make your first experience with Medicare a good one."

Burkhartsmeier shared his insights and more in a short interview.

Who should sign up for Medicare?

Medicare is the federal health insurance program for people who are 65 years of age or older. You can learn more and sign up at ssa.gov.

When should you enroll?

You can sign up for Medicare three months before your 65th birthday through three months after. After you sign up the first time, there is an Open Enrollment Period each year that runs from October 15 through December 7. During that time, people can sign up for Medicare, Prescription Drug Plans or switch plans without being penalized.

Where can people find Medicare plans?

One of the best ways to find a quality Medicare plan is to work with a local agent who knows what plans would fit best with a person's lifestyle. You can go to medicare.gov and see all of the plans available and how to learn more. All agents offer free consultation to help walk you through the benefits and sign-up process.

What are the most important things to look for in a Medicare Advantage plan?

First, start by checking to see if your doctor, hospital or clinic accepts the plan you choose. Second, make sure your medications are covered through your prescription drug plan, which is known as Medicare Part D. Third, it's really important to make sure that your plan will cover you if you decide to travel. For example, plans through Summit Health have access to a broad network of providers, so even if you travel outside of Eastern Oregon, you can get care that's covered.

What else is key to a good Medicare Advantage plan?

You want to pick a plan that provides total wellness, which means a plan that includes the coverage you need for the life you live. Dental health is important for everyone, particularly later in life. Make sure your plan includes dental coverage that pays for more than just preventative care, since restorative care becomes more important for Medicare Advantage patients. If you need hearing aids, look for a plan that will help you pay for them; otherwise, out-of-pocket expenses could be really high. And also look at other specific benefits to fit your life and needs, such as fitness programs, vision coverage, or maybe you want help quitting smoking.

You can learn more about Medicare providers and compare plans at medicare.gov.

COVID-19 and a new year bring changes to Medicare

What's changing with Medicare as the 2021 open enrollment season approaches

Some years, the changes to Medicare can be significant. Last year, for example, some Medicare plans added benefits to cover meal deliveries and alternative pain treatments. The federal government also revamped its Medicare.gov website to make it easier for people to compare plans.

"As far as changes to Medicare for 2021, we're not expecting things to be wildly different," said Harry Geller, president of St. Anthony Hospital. "The COVID-19 pandemic has led to some changes, and some drug prices could drop in the coming year. There's also a new Medicare Advantage provider called Summit Health that's available in Eastern Oregon."

More telehealth options available

Due to the pandemic, telehealth has become a way to deliver care while keeping people out of hospitals and medical clinics. Some plans will increase their telehealth services and coverage, including specialties like dermatology, cardiology and behavioral health.

"I think telehealth is also really helpful when it comes to letting beneficiaries know whether

they need to come into the clinic to get care or when they can simply stay at home," Geller said. "That's particularly helpful for people in Eastern Oregon."

More choices

One of the most visible differences for Eastern Oregonians this year will be the presence of Summit Health in the market. Created by a group of regional providers who've been meeting the health care needs of communities in Eastern Oregon for decades, Summit launched in time for the upcoming Medicare Open Enrollment Period, which runs from Oct. 15 through Dec. 7. The company offers Medicare Advantage plans that deliver care from providers who the residents of Eastern Oregon have come to know and trust over the years.

"We are new to the market but founded by local hospitals and clinics, so we've really been here taking care of East Oregonians all along," said Sean Jessup, president of Summit Health. "We'll be able to help people navigate these changes to Medicare Advantage while finding the right kind of plan that will work for them and the lives they lead."