

Local, familiar providers offer Medicare Advantage plans for Eastern Oregonians

Summit Health's plans aim to help seniors live life to the fullest



Walter Burkhardtmeier, Medicare Program Director for Summit Health, at the Pendleton Round-Up.

Seniors in Eastern Oregon need not look far to find high-quality, affordable Medicare Advantage plans that will help them lead healthy, active lives.

That's because Summit Health, which specializes in Medicare Advantage plans for Eastern Oregon, is owned by a group of regional providers who've been meeting the health care needs of communities in Eastern Oregon for decades.

"We've been serving the residents of these communities for a long time. They know us, and we are grateful to have earned their trust," said Walter Burkhardtmeier, director of Medicare programs at Summit Health. "Providing Medicare Advantage plans is just another way that we're taking care of the folks who call Eastern Oregon home."

Formed in 2020, Summit Health encompasses 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. This year, Summit has also expanded its provider network to include St Luke's providers and facilities in Oregon and Idaho. Summit's owners and additional providers throughout Eastern Oregon comprise a provider network that offers a full suite of health services.

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 medical benefits covered by traditional Medicare in addition to Part D prescription drug coverage. As a private insurer, Summit is able to offer Medicare Advantage plans, most of which cover extra benefits 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," Burkhardtmeier 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."

We've designed our plans to meet the unique needs of the people of Eastern Oregon."

- Sean Jessup, president, Summit Health

He also said that Summit's Medicare Advantage plans are designed to not only offer health care, but to also help seniors lead active lives. On top of no-cost eye, hearing and dental exams, most of Summit's plans include gym

memberships and wellness resources from the exercise and healthy-aging program Silver&Fit. For an extra \$5 a month, seniors can also get routine chiropractic services, acupuncture and naturopathic services.

"We've designed our plans to meet the unique needs of the people of Eastern Oregon," said Sean Jessup, president of Summit Health. "We understand Eastern Oregon, and we consider it an honor to be able to provide residents the care they need to live life to the fullest."

You can learn more about Summit Health and their plan benefits at [yoursummithealth.com](https://www.yoursummithealth.com).

No big changes for Medicare in 2022

Plans and providers are just trying to keep things stable for now

Some years, the changes to Medicare can be significant. Two years ago, for example, some Medicare plans added benefits to cover meal deliveries and alternative pain treatments.

But this year, the changes to Medicare don't look like they'll be anything too disruptive – and that's a good thing.

"Considering the climate we're all in, we've just tried to keep things as stable as possible for everyone," said Emily Camp, senior product manager for Summit Health. "There have been some changes leading to more selection and lower costs for prescription medications, some additional telehealth options and some lower premiums, but by and large there's nothing too major that's changed."

Cost savings

Medicare plans with prescription drug coverage can now offer a seven-tier formulary structure to include preferred specialty drugs, which in some cases can lower costs for members. The new structure offers a mix of brand and generic drugs in a way that should make some specialty drugs less expensive.

Additionally, Camp said Summit Health has been focused on lowering costs wherever it can on its Medicare Advantage plans. Premiums on some plans have either stayed the same or gone down, deductibles on some plans have decreased and cost-sharing on drugs has been reduced.

"We have really been focusing on lowering the out-of-pocket costs and, more importantly, on keeping things stable for folks overall," she said. "I think that's what a lot of people are looking for and counting on right now."

Increased telehealth

In recent years, telehealth has become an increasingly popular way to deliver care while keeping people out of hospitals and medical clinics. Some plans have increased their telehealth services and coverage, even offering telehealth for 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," Camp said. "Some plans include 24-7 access to telehealth services. That's particularly helpful for people in the rural parts of the state."

For example, Summit Health's Medicare Advantage plan allows members to be seen by a physician remotely, get a prescription and order a 90-day supply of their medication through the mail.

Medicare vs. Medicare Advantage – What's the difference?

Plans offer different services, different costs

There's a lot to consider when choosing between a Medicare plan and a Medicare Advantage plan. For starters, traditional Medicare plans have no out-of-pocket spending limits, while most Medicare Advantage plans do. So taking a little extra time to compare plans – including costs and coverages – is important.

"Be sure to understand all the costs, premiums and benefits in order to make the decision that is best for you," said Margaret Thornburg, vice president of customer service for Summit Health.

It's true that while traditional Medicare plans may have lower premiums, they don't include coverage for things like dental, hearing and vision, which many Advantage plans do. Once you start adding up those additional costs, Medicare Advantage plans start to look a lot more attractive.

Here's a little more on the differences between traditional Medicare and Medicare Advantage.

The basics: According to the Centers for Medicare & Medicaid Services, traditional Medicare includes Medicare Part A (hospital insurance) and

Part B (medical insurance). Prescription drugs are covered by plans under Part D. Medicare Advantage (Part C) is more of an all-in-one plan that includes Part A, Part B and usually Part D. It also usually includes additional benefits, including vision, hearing, dental and others.

The costs: Because they bundle multiple coverages together, many Medicare Advantage plans have lower out-of-pocket costs than traditional Medicare plans. With traditional Medicare, there is no annual out-of-pocket limit on what you will spend unless you purchase supplemental coverage. With Summit Health's plans, once you reach your plan's limit, you pay nothing more for Part A and Part B covered services for the remainder of the year.

The coverage: Traditional Medicare covers basic medical services in hospitals and clinics. Most Medicare Advantage plans go above and beyond and include not only basic medical services, but annual routine vision, hearing and dental exams, health and wellness programs and, in some cases, gym memberships.

Find out more: www.medicare.gov

SUMMIT HEALTH

Local Medicare plans, comprehensive coverage

- ✓ Dental
- ✓ No-cost vaccines
- ✓ Vision
- ✓ Hearing

[YourSummitHealth.com](https://www.yoursummithealth.com)