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Medicare Advantage plans help seniors stay healthy

Summit Health has four plans to cover Eastern Oregonians



Summit Health's Medicare Advantage plans all include dental care, a key component in overall health.

Medical care. Prescription drugs. Gym memberships. And more.

That's all just some of what Summit Health is offering through its various Medicare Advantage plans as the local company heads into its second year of serving seniors in Eastern Oregon.

"We're looking forward to serving even more seniors in Eastern Oregon in the coming year and beyond," said Emily Camp, Senior Medicare Product Manager for Summit. "All our Medicare Advantage plans have been designed to offer the kinds of benefits that help people stay active and healthy."

Medicare Advantage Plans from Summit

Created in 2020 by a group of regional providers who have been meeting the health care needs of Eastern Oregonians for decades, Summit specializes in Medicare Advantage plans for residents in 12 counties. The company offers four plans, each with a range of benefits.

Summit's Core Medicare Advantage plan has a network of local and regional providers. Members can also get care from out-of-network providers which helps those who travel and want coverage. The Core plan does not include prescription coverage.

Drug coverage is included in three of the plans, two of which include flexibility for out-of-network care. The drug deductible cost for prescriptions is waived for certain generic drugs and for vaccines.

Hearing, Vision and Dental

Summit's Medicare Advantage plans also cover routine vision and hearing. Many plans charge a copay for routine vision and hearing exams, but Summit does not. The company's plans also cover up to two-thirds of the cost of hearing aids.

"Our plans help seniors cover a significant portion of that cost," Camp said.

Additionally, all Summit's plans include preventive and comprehensive dental care. Seniors get two cleanings and exams per year at no additional cost, plus a \$500 allowance for any other dental services they may need.

Summit has made telehealth part of its Medicare Advantage coverage as well. The company has partnered with CirrusMD, a virtual care platform that lets people connect with real doctors for non-emergency medical issues. Patients can text doctors, share images or video chat 24 hours a day, seven days a week without a copay.

"That's proving to be a really valuable service for people," Camp said. "It helps people avoid having to drive to see a doctor while still giving them helpful medical information and peace of mind."

Specialty Care and Wellness

Summit's Medicare Advantage plans also offer care management programs for specific conditions. For example, a diabetes management program provides patients with a connected blood glucose meter and unlimited supplies at no cost. Health professionals are able to remotely track blood glucose levels and patients receive coaching from diabetes response specialists.

A free fitness benefit is part of all Summit Medicare Advantage plans. Called the Silver&Fit Healthy Aging and Exercise program, it includes more than 8,000 digital workout videos, free gym memberships and coaching from fitness and nutrition experts. Seniors can also choose a home fitness kit, with options like a wearable fitness tracker, yoga kit or chair-based exercise. Additionally, seniors can elect coverage for routine chiropractic services, acupuncture and naturopathic services for an extra \$5 a month.

"We've really tried to make our Medicare Advantage plans as comprehensive, beneficial and valuable as possible," Camp said. "Seniors in Eastern Oregon deserve the best kind of care to fit their lives."

"All our Medicare Advantage plans have been designed to offer the kinds of benefits that help people stay active and healthy."

- Emily Camp, Senior Medicare Product Manager, Summit Health

Having good pharmacy benefits is key to better health

The right Medicare Advantage plan and a good pharmacist make a world of difference

Think all of your prescription drugs are covered under your Medicare Advantage plan?

Think again.

"The most important part for seniors is ensuring that the medical plan they choose includes pharmacy coverage, especially for those who may be on a lot of medications," said Dr. Carly Rodriguez, Chief Pharmacy Officer at Summit. "I think people sometimes just assume there's coverage, and while there may be, it might not be the kind of coverage they need."

Having good drug benefits is an important component to any Medicare Advantage plan. That coverage, known as Medicare Part D, helps cover many of the prescription drug costs for seniors, often reducing the copays to just a few dollars depending on the medication. Without coverage, costs can escalate quickly.

"The first thing to check is whether or not your current medications are covered by a plan and how much they will cost," said Rodriguez. "Different plans will also vary on coverage of generic versus brand medications and how much you can get at a time."

For example, pharmacy coverage from Summit includes a convenient mail-order option, which allows seniors to order a 90-day supply of medications at a time.

An additional consideration is coverage for vaccines. While most plans provide flu shots for free, other vaccines may not be included. Some Medicare Advantage plans, like those offered by Summit, offer additional vaccines at no cost, including shingles, preventive tetanus disease and even typhoid fever vaccines for seniors who may be traveling. Rodriguez noted that for people who are traveling, it's important to make sure your plan covers the required vaccines.

And speaking of pharmacy, Rodriguez said seniors should be sure to take advantage of one of the most helpful health care resources available to them: pharmacists.

"Pharmacists are one of the most accessible health care providers," she said. "They are the drug experts. They understand all the medications a person may be taking and how they interact. They can also help find lower-cost alternatives and make recommendations on over-the-counter medicines, vitamins and supplements."

Healthy smile, healthy life

Dr. Teri Barichello on the importance of oral health for seniors

The phrase "long in the tooth" might be a not-so-kind way of telling someone that they're getting older. But it's also one that illuminates the importance of good oral health in the lives of seniors.

"Long in the tooth refers to the fact that, as we age, our gums recede and the roots of our teeth become more exposed," said Dr. Teri Barichello, DMD, Chief Dental Officer for Delta Dental of Oregon. "The root surfaces of our teeth are not covered by enamel, so cavities can get started and progress quickly. That can be catastrophic."

Catastrophic, because poor oral health in seniors has been linked to a host of other serious medical conditions, including diabetes, cardiovascular disease and even Alzheimer's. Barichello shared some insights into the correlation between good oral health and overall health in a recent interview.

How important is good oral health for seniors?

It's an imperative for seniors – for quality of life, for the health correlations with gum disease and simply because we use our teeth to chew and speak. The biggest risk is the impact chronic gum inflammation can have on other conditions, but there is also the risk of oral cancer. There's a risk to your social health, too. If you don't have teeth or a healthy mouth, you're less likely to engage socially. Your nutrition can suffer as well.

Why is oral health so important to overall health?

I think, especially for seniors, this is an area where we see the intersection of one thing impacting another quite a bit. There are a lot of chronic health conditions that are linked to the health of your mouth. Heart attacks have been the No. 1 killer since 1990 and stroke is the No. 1 cause of disability. A leading contributor to those is arterial diseases, and the American Heart Association says gum disease is independently associated with those. There's also growing evidence of a link between gum disease and Alzheimer's.

Are there other conditions connected to good oral health?

There are many other connections to gum disease, including cancer, arthritis and respiratory diseases. There's even a link between gum disease and erectile dysfunction.

What about seniors who may be missing teeth or who wear full or partial dentures?

Some people think, 'I don't have teeth, so I don't need a dentist.' That's just not true. Even if you have no teeth or wear dentures, you still need to go to the dentist. We can help prevent problems, we can help with the fit of your dentures, which changes over time. And in an annual oral exam, we're also screening for cancer, so it's still important.

Is there anything else you'd share?

I just think it's important to highlight how critical good oral health is for seniors. You only get one set of adult teeth, and your gums can provide a pathway for bacteria to your bloodstream. Maintaining the health of your mouth is one of the best things you can do to help live a healthier, happier life.

SUMMIT HEALTH

Local Medicare plans, comprehensive coverage

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

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