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Summit Health takes a community-first approach to serving seniors

The local company delivers care through comprehensive Medicare Advantage plans



Sean Jessup, president of Summit Health, with breakaway champion Jacey Fortier at the Pendleton Round-Up.

When it comes to comprehensive, high-quality medical care in Eastern Oregon, Summit Health believes in an approach that's all about being local. And that starts with Summit itself.

Formed in 2020, Summit Health specializes in Medicare Advantage plans for Eastern Oregon. Its local focus runs through the entire organization, starting with the fact that it is owned by a group of regional organizations who've been meeting the health care needs of communities in Eastern Oregon for decades.

"For us, it really is about meeting the needs of the people in the communities we serve," said Sean Jessup, president of Summit Health. "We're a part of those communities. We work with local institutions like the Pendleton Round-up and Eastern Oregon University – and people recognize our provider partners because they have been in these communities for a long time."

Local Caregivers

Today, Summit Health is made up of a network of local caregivers who offer a full suite of services to area residents. The partners include Good Shepherd Health Care System, Grande Ronde Hospital and Clinics, Saint Alphonsus Health System, GOBHI, CHI St. Anthony Hospital, Eastern Oregon IPA and Yakima Valley Farm Workers Clinic.

Last year, Summit also expanded its network to include St Luke's providers and facilities in Oregon and Idaho. Summit's Medicare Advantage plans are now available throughout Eastern Oregon Counties, including Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa and Wheeler.

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- Sean Jessup, president, Summit Health

More Benefits

Summit's Medicare Advantage plans include standard medical coverage as well as extra benefits like vision, hearing, dental and other health and wellness programs. Three of the four plans come with Part D prescription coverage.

"Choosing a plan doesn't have to be a complicated effort," said Walter Burkhartsmeier, director of Medicare programs at Summit Health. "Our experienced team is happy to help folks find their way to the right plan and the right care they need based on the lives they lead."

Staying Active and Healthy

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, Summit's plans include gym memberships and wellness resources from the exercise and healthy-aging program Silver&Fit. Summit plans also include access to alternative care, so seniors can get routine chiropractic services, acupuncture and naturopathic services as well.

"With our Medicare Advantage plans, we can help meet the unique needs of the people of Eastern Oregon," Jessup said. "These are our communities, and we're glad to be here, helping seniors get the health care they need to live healthy, happy lives."

Plans are available during the Oct. 15 to Dec. 7 annual enrollment period and are designed to help people get high-quality care from providers they have already built relationships with over the years.

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

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

Benefits and costs differ between insurance plans

Wading into the world of Medicare can feel a little daunting – but it doesn't need to. A little basic understanding can go a long way in taking some of the confusion out of picking the plan that's right for you.

A good place to start? Knowing the difference between traditional Medicare and Medicare Advantage plans.

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.

Because they include additional benefits, Medicare Advantage plans may have additional premiums. While that's something to consider, seniors would be wise to think about the importance of benefits like vision, hearing and dental. Those costs can add up fast, so having a Medicare Advantage plan that includes such benefits can often be the better way to go to help manage the cost of health care.

"I think it's really important for people to understand all the costs, including premiums and benefits when they're looking for plans," said Margaret Thornburg, vice president of customer service for Summit Health. "That way, they'll be able to choose the best plan for the care they'll need throughout 2023."

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

The costs: Because they bundle multiple coverages together, many Medicare Advantage plans have lower out-of-pocket costs than traditional Medicare. 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.

The extras: Seniors who choose a Medicare Advantage plan from Summit Health can also get access to chiropractic and naturopathic health services, as well as acupuncture.

"It's also important to note that Medicare Advantage provides all-in-one plans that are often more convenient and easier to navigate than traditional Medicare," Thornburg said.

For more general information on Medicare and Medicare Advantage, visit www.medicare.gov.

Medicare costs will be lower in 2023

Monthly premiums, prescription prices coming down

While significant changes are rare from year to year with Medicare, there are often some tweaks that people should be aware of as they prepare to pick their plans for the coming year. And this year, the changes are looking pretty good.

For starters, costs are coming down.

"With costs increasing for most goods and services, we focused on how we could lower upfront costs," said Emily Camp, senior Medicare product manager for Summit.

The roughly 3% cost savings will vary from plan to plan, but each one will be offered at a lower premium than last year. In addition, Summit Health has eliminated the copay for visiting a primary care provider on three of the four plans offered and reduced the cost of prescriptions for members who order a 90-day supply of their medications. For example, a member who was paying \$30 for a 90-day supply will now only pay \$25.

Also new for cost-saving in the coming year will

be a \$35 cap on the copay for insulin for plans with Part D prescription drug coverage.

Additionally, Summit has removed all referral requirements for its Medicare Advantage plans for 2023. That means members will be able to save some time when they're referred for specialty care. Removing the referral requirements will also be beneficial to practitioners, as well.

"We heard from the physicians that referrals take time and can delay getting people the care they need," said Walter Burkhartsmeier, Medicare program director for Summit Health, "so we made the decision to remove those."

One thing that won't change for 2023? Summit Health's commitment to caring for the people of Eastern Oregon.

"We have long-term partnerships with providers in the community," Camp said, "and those relationships help us all work together to support community health and make sure everyone can get the care they need when they need it."

Summit Health Plan, Inc. is an HMO with a Medicare contract. Enrollment in Summit Health Plan, Inc. depends on contract renewal. Other providers are available in our network.

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