

Medicare Advantage plans offer key coverage

The details behind Summit Health's four plans for Eastern Oregonians



Summit Health has reduced office visit copays for primary care visits to \$0 on most plans.

What do no-cost doctor visits, no-cost preventive eye and dental exams, smartphone medical consultations and gym memberships have in common? They're all part of a long list of benefits offered through Medicare Advantage plans from Summit Health.

Formed in 2020, Summit Health specializes in Medicare Advantage plans for the people of Eastern Oregon. Its four plans offer a range of coverage and benefits designed to help keep seniors healthy, active and feeling good.

"Our Medicare Advantage plans have been designed to offer benefits that help people thrive," said Emily Camp, senior Medicare product manager for Summit. "We strive to give people options to find the plan that works for them."

The plans

Summit's Core Medicare Advantage plan offers coverage through a Health Maintenance Organization (HMO) with a Point-of-service option (POS). Seniors pay a monthly premium and can get care at a variety of in-network providers; costs increase for care outside of Summit's network. The Core plan does not include prescription drug coverage.

The other three plans, which also utilize an HMO, do include drug coverage. HMO-POS plans offer more flexibility and lower cost sharing for out-of-network care depending on the plan. The deductible cost for prescription drugs is waived for generic drugs and vaccines; costs for other prescriptions are being lowered this year, so seniors won't be paying as much as before.

And speaking of lower costs, Summit has also reduced the office visit copay for primary care visits under all its plans with prescription drug coverage to \$0.

Also gone for the coming year are referral requirements for specialty care. That means members will be able to save some time when they're referred for things like cardiology or neurology services.

"That makes accessing care quicker and easier for our membership," said Walter Burkhartsmeier, Medicare program director for Summit Health.

Comprehensive coverage

All of Summit's Medicare Advantage plans include coverage for routine chiropractic, acupuncture and naturopathic services, as well as routine vision, dental and hearing exams. The company's plans also cover up to two-thirds of the cost of hearing aids.

"Hearing aids can be expensive, but our plans help seniors cover a significant portion of that price," Camp said.

"The annual enrollment period for Medicare continues through December 7."

- Emily Camp, senior Medicare product manager, Summit Health

Summit has also made telehealth part of its Medicare Advantage coverage. The company has partnered with CirrusMD, a virtual care platform that lets people connect with real doctors for non-emergency medical issues via smartphone or tablet. Patients can text doctors, share images or video chat 24 hours a day, seven days a week.

Summit's Medicare Advantage plans offer care management programs for specific conditions, as well. 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 patients' blood glucose levels, and diabetes response specialists can provide coaching.

What's more, Summit's Medicare Advantage plans come with an included fitness benefit. Called the Silver&Fit Healthy Aging and Exercise program, it offers more than 1,500 digital workout videos, gym memberships and coaching from fitness and nutrition experts, all at no cost. Seniors can also select a home fitness kit, with options such as yoga, Pilates, swim and strength kits, or a wearable fitness tracker.

"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."

The annual enrollment period for Medicare continues through December 7.

Have questions about pharmacy benefits? Summit has answers

Prescription medications play a big role in keeping seniors healthy

When it comes to Medicare Advantage plans and prescription drug coverage, people often have lots of questions.

Does my plan have coverage? Are my medications included? How much do I have to pay?

Luckily, Summit Health can answer all those questions – and more – as seniors pick the Medicare Advantage plan that's right for them.

"We are here to help members navigate their benefits," said Dr. Carly Rodriguez, vice president and chief pharmacy officer for Summit. "We can answer any questions, and we encourage people to reach out so we can help."

The first question to ask when picking a plan is whether prescription coverage is included. Three of Summit's Medicare Advantage plans include prescription drug coverage under what is known as Medicare Part D. And it's important to make sure the drugs you need are covered by the plan you choose.

"When people shop for plans, they need to make sure that not only does a plan have Part D for prescription drugs, but also that it covers their specific medications," Rodriguez said. "Not all plans cover all drugs."

Summit Health makes it easy to see what drugs are included in its plans by posting complete lists on its website at www.yoursummithealth.com. The site also includes a full list of pharmacies in the Summit network as well as a search tool that shows drug cost.

Another nice benefit to look for is mail-order service, which Summit's plans include. Its mail-order partners can ship anywhere in the state, which can be especially useful in the rural areas of Eastern Oregon.

Even better: This year, Summit is reducing the cost of prescriptions for members who order a 90-day supply either through the mail or at a retail location.

"The benefits to a 90-day supply through the mail include fewer trips to the pharmacy and avoiding gaps in therapy because you're less likely to run out of your medications," Rodriguez said. "And with the way the retail pharmacy landscape has changed, with some closing and others adjusting their hours, mail-order can be a more convenient option."

If you have more questions about Medicare Advantage plans and prescription drug coverage, visit www.yoursummithealth.com.

Healthy smile, healthy life

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

When it comes to good oral health, a lot of attention goes to a specific demographic: young kids – and rightly so. After all, it's important to take care of your teeth from your earliest days.

But according to Teri Barichello, DMD, vice president and chief dental officer for Summit Health, good oral health is crucial for seniors.

"I think it's important to highlight how critical good oral health is for seniors," she said. "It gets a lot of attention for kids, but not for seniors, and it's just as important."

In a recent interview, Barichello shared some insights into the correlation between good oral health and overall health for seniors.

How is oral health connected to overall health?

There are a lot of chronic medical conditions that are linked to the health of your mouth. Gum disease has been connected to numerous chronic medical conditions, including diabetes, stroke, heart attacks, Alzheimer's disease and respiratory diseases to name a few. The risk for tooth decay can increase as we age, particularly if there has been gum recession. Recession exposes the root surfaces of teeth and cavities can get started very easily and progress rapidly.

What are the warning signs of gum disease?

There are quite a few, including swollen or puffy gums, bleeding gums when you brush or floss, bad breath, shifting teeth and receding gums.

How important is good oral health for seniors?

It's really imperative for seniors – for quality of life, for the correlations with gum disease and even just because we use our teeth to chew and speak. The biggest concern is the risk of chronic gum inflammation on other conditions, but there is also the risk of oral cancer.

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

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. Some people think 'I don't have teeth, so I don't need a dentist.' That's just not true.

Are there other concerns that seniors should be aware of?

Especially for seniors, dry mouth can be a side effect of numerous prescriptions and over-the-counter medications. Saliva acts as a natural acid neutralizer and plays an important role in preventing cavities. Reduced salivary flow greatly increases the risk for developing cavities.

Any tips for good oral health?

Thankfully, maintaining a healthy smile and mouth is pretty straightforward. Floss daily and brush twice a day. Watch for changes in your mouth. If you use tobacco products, make a plan to quit. Choose healthy foods and drink plenty of water throughout the day. And, of course, see your dentist at least once a year.

SUMMIT HEALTH

Local Medicare plans, comprehensive coverage

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

YourSummitHealth.com