

GET THE NEXT LEVEL CARE YOU DESERVE



Choosing a Medicare Advantage Plan is a big deal!

When it comes time to pick a plan and take the right steps to live your healthiest life, choosing the right doctor and the right insurance plan is important.



**Chen Senior
Medical Center**
A CHENMED COMPANY



What does my doctor have to do with my Medicare Advantage plan?

A lot. Chen is a primary care provider that works with Medicare Advantage health insurance plans. Through the right plan, patients can receive access to high quality preventive care designed for older adults. Our primary care providers deliver a special kind of care that is all about keeping you healthy and feeling your healthiest, especially as you age.

Before you pick a plan, it's important you find the right doctor and make sure that you have access to them through the Medicare Advantage plan you pick. While there isn't any one place where you can go to find out which doctors practice preventive care, there are certain things you can ask them.

We've outlined some questions that can help you ensure the provider you select will be available to you when you need them.



Ask Your Potential Doctor:

- Do you practice true preventive care?
- How much experience do you have caring for older adults like me?
- Can I get same-day or walk-in appointments?
- Can I get diagnostic testing, screenings, and medications at your office?
- How do I reach you in an emergency?
- What is your goal for your patients?
- Do you coordinate all my care with my other providers?



We provide you with personalized preventive care to keep you healthy and help detect issues early before they become bigger problems.



What makes care at Chen different?

With Chen, you can rest assured that you have chosen a provider that will meet your health needs. We stay on top of your health by truly knowing you, your medical history, and what you need to be healthy.

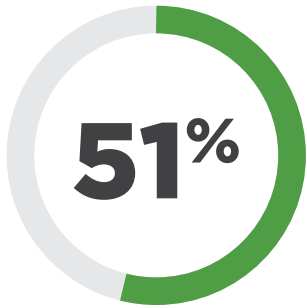
We partner with you to catch issues early so that you can spend less money and time improving your health. You can potentially recover from illnesses and injuries more quickly when you start from a place of greater health and wellness.

How do we achieve this? By seeing you frequently, at least once per month. Each month, our relationship with you and your health gets stronger, which means fewer unnecessary medical tests, procedures, medicines, and surprise hospital bills. We're partnering together to keep you out of the hospital in the first place.

The combination of the right Medicare Advantage plan and doctors who specialize in caring for older adults helps you get the preventive care you need. Together, you and your doctor create a customized plan that fits you and your health needs, because you deserve to be at the center of your care.



Chen is what you need to better your health. Our patients have experienced:



Fewer hospitalizations*



Fewer ER visits*



Early detection of disease and illness
= better chance of recovery



Reduced risk of overmedication



Fewer unnecessary tests and procedures



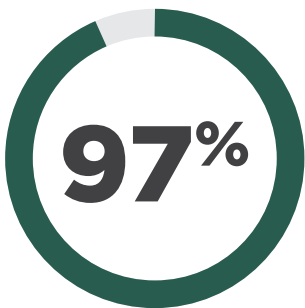
Better peace of mind



Less financial stress

Don't take our word for it.

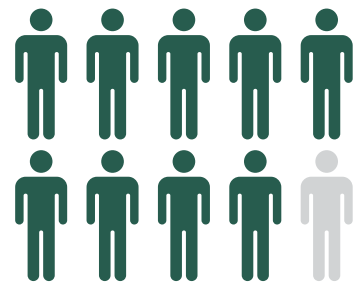
We surveyed our patients on what they think of our approach to their health:



Feel their doctor
always showed
respect for what
they had to say**



Feel they always got
answers to their
medical questions
on the same day**



9 out of 10
patients
recommend us**

*Source: ChenMed Internal data compared to CMS (year 2019); risk-adjusted, based on 2019 claims.

**Source: Medallia, Year-to-date through June 2022



Unlock a whole new level of care.

Chen's preventive care model is the smart choice for older adults.
You deserve a dedicated team working to keep you at your healthiest.

Chen offers many services and supports:

- True preventive care that focuses on the whole person, not just your symptoms
- A doctor who specializes in caring for older adults
- Access to your doctor when you need them most
- More time with your doctor — we want to see you at least once per month so we can keep you healthy and out of the hospital
- Same-day, walk-in, and telehealth appointments
- Convenient on-site tests, screenings, and labs
- Fewer unnecessary medical procedures and hospitalizations
- Coordinated care among other providers, so you don't have to
- A strong, trusting relationship with your provider
- A care model that focuses on improving your mental health, fitness, and wellness

Services may vary by location and are subject to change without notice. Limitations, co-payments, and restrictions may apply. Some services are not covered under all plans. Check plan documents for details.

Experience the Power of Your Medicare Advantage Plan

What plan you choose and who you choose as your doctor makes all the difference. Healthcare coverage can have a significant impact on your financial stability. Did you know that healthcare costs are the number one reason why Americans declare bankruptcy?

When it comes to your health, you want peace of mind knowing that you're covered and have high-quality care when you need it — and won't be hit with hidden fees or extra costs.

Original Medicare is provided by the federal government. Medicare Advantage is offered by private insurance companies and covers all the benefits of Original Medicare, plus important extras like prescriptions, dental, vision, hearing and more.



When can you enroll in Medicare Advantage?

When you reach age 65, you have a 7-month initial Medicare enrollment period.

3 months
BEFORE

Your 65th Birthday



DURING
the month of

Your 65th Birthday



3 months
AFTER

Your 65th Birthday



If you are over the age of 65 and want to change your insurance plan, don't worry. You can also enroll during Medicare's Annual Enrollment Period and Open Enrollment Period.



What is Medicare Annual Enrollment Period (AEP)?

When anyone that is eligible for Medicare can make changes to their existing coverage, such as enrolling, dis-enrolling, or changing their Medicare Advantage coverage or Part D coverage.



When is the Annual Enrollment Period (AEP)?

- Each year from **October 15 — December 7.**
- **January 1:** Changes to your benefits become effective.





When is Open Enrollment Period (OEP)?

The Medicare Open Enrollment Period runs from **January 1 — March 31** each year. If you are enrolled in a Medicare Advantage plan, you will have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare)



What situations allow a Special Enrollment Period to make a plan change?

You may be eligible to enroll in a new plan if you:

- Recently moved
- Retired
- Lost employer coverage
- Have been recently diagnosed with COPD, heart disease or diabetes
- If there is a 5-star plan in your neighborhood

Other situations may allow you to switch plans. We can help connect you to a licensed Medicare Advantage plan agent or broker to learn more and find the right plan.



Coverage Comparisons

| BENEFITS & FEATURES | Original Medicare**† | Medicare Supplement**† | Medicare Advantage*† |
|---|----------------------|----------------------------|------------------------|
| Hospital stays | ✓ | ✓ | ✓ |
| Doctor visits | ✓ | ✓ | ✓ |
| Online video visits (telehealth) | ✓ | ✓ | ✓ |
| Specialist referrals required | No | No | Varies by plan & state |
| Doctor visit cost | 20% coinsurance | Coinsurance varies by plan | Copay |
| Skilled nursing facilities/ nursing homes | ✓ | Most plans | ✓ |
| Doctors paid for achieving national standards*** | No | No | Some |
| National travel coverage | ✓ | ✓ | Some |
| Worldwide travel coverage | No | No | Some |
| Urgent & emergency travel care | ✓ | ✓ | ✓ |
| Monthly cost (premium) | ✓ | ✓ | ✓ |
| Varying/increasing rates as you age (age rating) | No | Some | No |
| Limits how much you pay each year (max out-of-pocket) | No | No | ✓ |
| Preventive care, like flu shots | ✓ | ✓ | ✓ |
| Prescription drugs | No | No | Most |
| Over-the-counter medication benefits | No | No | Some |
| Dental coverage | No | No | Many |
| Gym membership | No | No | Many |
| Hearing exam & hearing aid coverage | No | No | Many |
| Transportation | No | No | Many |
| Additional value-adds like meals & housing assistance | Some | No | Some |
| Connection to community programs | No | No | Many |

*Must have both Medicare Parts A & B. *Benefits vary by plan. **For full information, go to www.medicare.gov. ***Excludes Medicare Shared Savings Program (MSSP) Accountable Care Organization (ACO). Chen is not insurance. Chen is founded upon the nationally recognized expertise of ChenMed's value-based care model. It's a tried-and-true healthcare approach. With more than 35 years of experience in preventive primary care, we are the experts on keeping you healthy. No matter what plan you pick, make sure that you have access to an Chen doctor.



Make a decision about your health based on Medicare facts.

Medicare Advantage plans are a helpful, trustworthy option for adults ages 65 and older looking for comprehensive healthcare coverage! When paired with Chen's primary care, you can experience quality healthcare as it should be.

There are many myths surrounding Medicare plans that may cause confusion and make it difficult to understand their benefits. Here are some frequently asked questions about Medicare Advantage plans.



Are Medicare Advantage plans more expensive than Original Medicare?

No, they are not. In fact, Medicare Advantage is the only Medicare plan that limits how much you must pay annually, called the Maximum Out-of-Pocket (MOOP). Many Medicare Advantage plans are \$0 premium plans and offer more benefits and coverage than Original Medicare. According to the Better Medicare Alliance, Medicare Advantage beneficiaries spend nearly \$2,000 less annually on out-of-pocket costs and premiums.

With Medicare Advantage, you may be entitled to extras such as dental, vision, hearing, hearing aids, prescriptions and over-the-counter medicine discounts, as well as access to value-based care by doctors trained in advanced preventive medicine.



Will Original Medicare cover all my medical needs and costs?

No, Original Medicare only covers Part A (hospital visits) and Part B (medical services). Private insurance companies cover Part C (also known as Medicare Advantage plans). Part C offers additional benefits such as dental, vision, hearing aids, etc. and Part D (prescription drug coverage). Unlike Original Medicare, many Medicare Advantage plans already include Part D.



Does Medicare Advantage cover chronic diseases?

Yes, Medicare Advantage plans cannot deny coverage based on your health status. If you are sick or have a chronic disease such as COPD, heart disease or diabetes, you can get coverage and great healthcare. Certain areas even have special Medicare Advantage plans called “Chronic Condition Special Needs Plans” to ensure you get quality care for your condition at an affordable price.



Do Medicare Advantage plans have high deductibles and copays?

Medicare Advantage plans often have lower deductibles and copays than Original Medicare, making healthcare more affordable. The important thing to remember is that there are plenty of Medicare Advantage plans out there that can offer you great benefits without high deductibles and copays.

Click here to read our Medicare [Myth Busters](#).



Get the facts about Medicare Advantage.

We get it.

Choosing the right plan — or coverage to meet your needs — is a big deal. You want to make the right decision and avoid all the confusion. We're here to help you every step of the way by connecting you with a trusted and licensed Medicare Advantage plan broker or agent. They will help you explore your options, answer questions, and help you enroll in the plan that's right for you.

Ready to see how Chen and Medicare Advantage can help you live your best life?

- Take a virtual tour of our medical center.
- Meet our doctors and care team.

Call us today: **1 (855) 845-6333**

Learn more about us at www.ChenMedicalCenters.com

At Chen, we can help you on the path to choosing your Medicare Advantage plan and partnering to help you be healthy and live your best life.



**Chen Senior
Medical Center**
A CHENMED COMPANY

