

## INSURANCE

# Medicare Plans Offer More Health And Wellness Benefits for 2019

NewsUSA

(NU) - Beginning next year, Medicare Advantage plans will be allowed to cover a broader array of health-related services that may help people with Medicare improve their health.

Starting in January 2019, the Centers for Medicare & Medicaid Services (CMS) has expanded the health-related benefits that insurers are allowed to include in their Medicare Advantage plans.

Rides to the gym and in-home safety measures such as bathroom grab bars are among the new benefits added to certain Medicare Advantage plans for 2019.

Original Medicare combines Medicare Part A, which helps cover hospital and other types of inpatient care, and Medicare Part B, which helps cover doctor visits, outpatient and preventive care. Original Medicare does not include coverage for most prescriptions.

Medicare Advantage plans cover everything that Original Medicare covers and may include extra benefits, services and often prescription drug coverage through a private insurer such as Humana.

Most Medicare Advantage plans offer extra coverage and services, such as vision, hearing and dental benefits, health and wellness programs, and a 24-hour nurse advice line. And most include Medicare prescription drug coverage.

Health and wellness benefits often include fitness programs and gym memberships, and transportation to medical appointments. For 2019, Medicare Advantage plans provide members access to an expanded choice of over-the-counter personal care items such as toothbrushes and toothpaste, pill boxes, cough and cold medicines, eye drops, vitamins, heating pads, compression stockings and other supplies for diabetics, plastic bandages and other first aid items.

The new Medicare Advantage supplemental benefits approved by CMS for 2019 also include virtual medical visits and virtual psychiatry, in-home support services and caregiver support.

People with Medicare can see which new health and wellness



benefits are being offered for 2019 on Medicare Advantage plans in their neighborhood by going online to the Medicare Plan Finder, or for Humana Medicare Advantage plans at [www.humana.com/Medicare](http://www.humana.com/Medicare).

You can also call 1-800-MEDICARE (1-800-633-4227) (or TTY: 1-877-486-2048) 24 hours a day, seven days a week, or call Humana at 1-877-877-0714 (TTY use 711) from 8 a.m. to 8 p.m., local time, seven days a week.

The Medicare Advantage and Prescription Drug Plan Annual Election Period takes place from Oct. 15 through Dec. 7, 2018 for coverage that takes effect Jan. 1, 2019.

*Humana is a Medicare Advantage HMO, PPO, and PFFS organization, and stand-alone prescription drug plan, with a Medicare contract. Enrollment in any Humana plan depends on plan renewal.*

*This information is not a complete description of benefits. Call 1-877-877-0714 (TTY use 711) for more information.*

*Telepsychiatry services are currently available to Humana Medicare Advantage members at selected locations. Limitations on health care and prescription services delivered via virtual visits and communications options vary by state. Virtual visit services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.*

Y0040\_GHHKBSPEN\_M