

HEALTH

5 Important Tips for Choosing a Medicare Health Plan

NewsUSA

(NU) - As baby boomers retire in record numbers – 10,000 Americans a day – more seniors than ever will be asking themselves, “How do I choose a Medicare health plan that’s right for me?”

“Seniors should look for a high-quality health plan that has a team of doctors and specialists, who work together to coordinate your care and keep you healthy,” said Patrick Courneya, M.D., medical director, Kaiser Permanente Medicare Health Plans.

Dr. Courneya offers these five important tips to help older adults make an informed decision for a healthy future:

1. Know when to enroll. Anyone who first becomes eligible for Medicare as they turn 65 can enroll during the three-month period before or after their 65th birthday. Those who choose to enroll after this window of time may pay a late-enrollment penalty. Medicare-eligible members may join or change plans during open enrollment from Oct. 15 to Dec. 7 each year, or they can join a Medicare five-star quality-rated plan nearly all year long. See tip four for star ratings details.

2. Know the difference between Medicare and Medicare Advantage. Medicare is the national health insurance program that began in 1965 and covers millions of Americans who are 65 and old-



Make sure you know what to do when choosing a Medicare health plan.

er, and those with certain disabilities. Medicare Advantage plans are offered by private organizations and approved by Medicare. Some Medicare Advantage plans offer extra benefits such as vision. Enrollment trends show that nearly one in three people who have Medicare are enrolled in a Medicare Advantage plan.

3. Confirm health plan doctors accept new Medicare members. Choose a Medicare health plan that offers a network of doctors and specialists who accept new Medicare members. Some physicians are opting out of caring for Medicare members. Also, keep in mind, as Medicare members age, they may need access to more specialists who accept Medicare members.

4. Use the Medicare 5-star Quality Ratings Tool. The Medicare Star Quality Ratings sys-

tem was created by the Centers for Medicare & Medicaid Services to help beneficiaries choose high-quality Medicare health plans. Plans receive an overall rating from one to five stars, with five being the highest for quality and service. Medicare members have the benefit of joining a five-star plan nearly all year – from Dec. 8 through Nov. 30 of the next year. They must be eligible and live where a five-star plan is offered.

5. Review your health care needs annually. A Kaiser Family Foundation survey found that many beneficiaries – once enrolled in a Medicare health plan – don’t often feel confident they made the right choice, and don’t review their plan if their health care needs change. Medicare enrollees can use the Medicare star ratings to help them feel confident about choosing a high-quality plan.

The Kaiser Permanente Medicare health plans in California, Colorado, Hawaii, Maryland, Oregon, Virginia, Washington and Washington, D.C. received 5 stars – the highest possible Medicare rating for 2015. Kaiser Permanente’s Georgia plan received 4.5 stars for 2015.

Star ratings information can be found on kp.org/medicarestars or by calling 1-877-425-7892. Plans are rated each year and may change from one year to the next.