



2023

Medicare Guidebook



for Southern
Nevadans

How to choose the **best care**
on Medicare during this year's
Annual Enrollment Period.



Live your healthiest life, *your way!*

Dear Neighbor,

Caring for the health and well-being of our community is the mission of **Intermountain Healthcare** and our **myGeneration Clinics**. That's why we are so happy you requested this year's guidebook for Medicare enrollment. You can also pick one up in our clinics for friends and family.

Your new guidebook contains information about your coverage options, enrollment details and how to maximize your Medicare benefits to get the specialized primary care you deserve, like you'll get with our myGeneration Clinics.

We're now accepting new Medicare Advantage patients, and it would be our privilege to provide your care. You would have your very own doctor-led care team consisting of nurses, care managers and specialists.

I invite you to join us and experience personal, proactive care that's proven to help keep you healthier.*

Take care,

Ama Brobbey, MD
Chief Medical Officer — Nevada
Intermountain Healthcare
myGeneration Clinics



Protect your health and your savings this Medicare Enrollment Period.

Now more than ever, it's important to have the best care and the right coverage. And you deserve to have it just the way you like it.

With our myGeneration Clinics, you get exclusive access to specialized primary care that offers all kinds of advantages.



Enjoy healthcare that's simpler and saves you time.



Get care specific to your needs and total well-being.



Count on a personal care team led by your doctor.

OCTOBER
15

Medicare's Annual Enrollment Period is OCTOBER 15 – DECEMBER 7.



Need help choosing your Medicare plan?

Call **(725) 215-7963** and we'll put you in touch with a licensed Medicare agent who can find the right plan for you.

Want the most out of Medicare? Start with your doctor.

At Intermountain Healthcare, you and your doctor determine your care together. Your doctor-led care team makes it happen and provides personal support beyond your appointments. It's an evolution in care that makes it easier to stay healthy.



Be confident in your care

myGeneration Clinics are part of Intermountain Healthcare, a top 5 health system in the western U.S. for quality, cost and innovation.** Choose one of our accepted Medicare Advantage plans and you'll get care with more personal attention, more complete coordination and more convenience for your lifestyle.



Feel cared for — every day

Not just when you're sick. We take the time to get to know you and your health. So you get care tailored to your needs and personal support that keeps you going.



Reach your health goals

From wellness checkups to sick visits, we'll track your care, explain health conditions, remind you about screenings, help manage your prescriptions and more.



Simplify your healthcare

Take advantage of on-staff specialists making it easier to manage chronic care, help with insurance and paperwork, transportation coordination[†] and more.

It's easy to see the benefits of myGeneration Clinics:



Convenient, specialized care for people with Medicare Advantage

- Timely appointments that fit your schedule
- Twice the average time with your doctor
- Care right in your neighborhood — over 30 clinics in southern Nevada
- Specialists on staff — 1,500 in-network, with many at Intermountain Healthcare
- Personal care team to meet your needs — your doctor, care manager, nurses, specialists, coordinators, technicians and service professionals



More personal support to maximize your Medicare benefits

- Care management support from a registered nurse
- 24/7 nurse call line available 365 days a year
- Behavioral health, nutrition[†] and more
- Virtual care options and remote home monitoring
- House calls for homebound patients who need ongoing medical care[†]



Now let's see how to pick a Medicare plan that gets you the best care ...

Three kinds of Medicare coverage with different costs and benefits:



OPTION 1: Original Medicare (federal government)

Medicare Part A helps cover inpatient hospital and nursing home care, home healthcare, skilled nursing facility care and hospice.

Medicare Part B helps pay the cost of healthcare providers, medically necessary services and supplies and durable medical equipment. Medicare charges a monthly premium for Part B, and **you'll have deductibles and coinsurance costs to cover.**



OPTION 2: Medicare Advantage plans

Medicare Advantage (Medicare Part C) is an all-in-one insurance solution offering affordable health coverage. Plans must cover all medically necessary services that Original Medicare covers. Most plans offer some extra benefits that Original Medicare doesn't cover — like prescription drug coverage, routine exams and vision, hearing and dental services.

The BEST news:

Our myGeneration Clinics accept Medicare Advantage plans from Humana, SCAN Health Plan[‡], SelectHealth and UnitedHealthcare[§].



OPTION 3: Medicare Supplement plans

Medicare Supplement plans are designed to help cover what Original Medicare won't, and offer some added benefits. **But they still do NOT cover all your care**, including prescription drugs and a number of common health services. The cost is typically higher than Original Medicare or Medicare Advantage.

Only one Medicare option has more advantages for YOU.

What's Covered	Medicare Advantage	Medicare Supplement	Original Medicare
myGeneration Primary Care	YES	NO	NO
Prescriptions	YES	NO	NO
Vision, Dental, Rides & More	YES	NO	NO
All-in-one Coverage	YES	NO	NO
Medical	YES	Covered by Original Medicare	
Hospital	YES	Covered by Original Medicare	



Now let's see how to get care and coverage working better together for you ...

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Three facts to think about if you have Original Medicare or a Medicare Supplement plan.

FACT:

Choose the right Medicare Advantage plan and you get exclusive access to myGeneration Clinics.

myGeneration Clinics are exclusively for people with Medicare Advantage plans from Humana, SCAN Health Plan[‡], SelectHealth and UnitedHealthcare[§]. We'll help you maximize your Medicare benefits with a range of primary care services — from annual wellness checks to urgent care, diagnostic testing to immunizations, laboratory services and more. Count on us to focus on your needs, so you get the best care.

FACT:

Original Medicare alone may leave you with unexpected costs.

Original Medicare **may leave you to cover 20% of your annual costs.** It may not seem like a lot, but costs can add up quickly and unexpected medical bills could impact your savings.

FACT:

Prescription drugs are not covered under Original Medicare or most Medicare Supplement plans.

In most cases, you must elect a secondary plan from a private insurance company, with an additional premium to add prescription drug coverage to these plans.

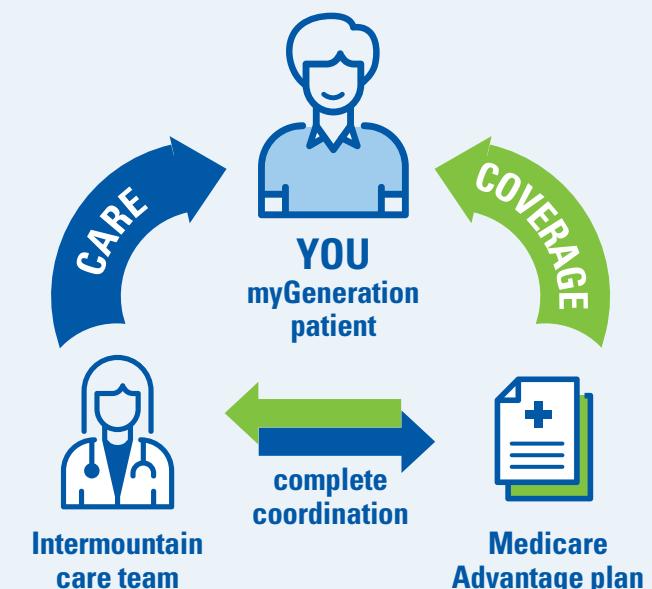
An all-in-one Medicare Advantage plan may be a better plan for you.

Working hand in hand with your Medicare coverage to provide specialized care.

Staying healthier on Medicare means making the right choice for you, your health and your budget — and knowing you have access to the best care in southern Nevada.

Maximizing your benefits and your care options.

Our myGeneration Clinics specialize in caring for Medicare Advantage patients so we can provide services beyond your appointments to make a real difference in your health. And with 30+ locations, telehealth services and same-day access for urgent needs, it's never been easier to get the care you deserve.



Now accepting new Medicare Advantage patients with plans from:

- Humana
- SCAN Health Plan[‡]
- SelectHealth
- UnitedHealthcare[§]

Call (725) 215-7963 to get more personal attention, savings and peace of mind.



Questions? Turn the page for more answers and ways to get started today ...

Frequently Asked Questions



Why is Medicare's Annual Enrollment Period so important?

Annual Enrollment Period (AEP) runs from October 15 to December 7. It may be your only chance to switch your Medicare plan to one that better fits your health needs as well as your finances. You can:

- SWITCH from one Medicare Advantage plan to another
- SWITCH from Original Medicare (and a Medicare Supplement plan, if you have one) to a Medicare Advantage plan



How is a Medicare Advantage plan different from a Medicare Supplement plan?

A Medicare Supplement plan can help you cover the costs that Original Medicare doesn't, but the monthly premiums can be quite expensive — and it won't include prescription drug benefits. A Medicare Advantage plan offers you an affordable, all-in-one solution that helps protect your health as well as your wallet.



How do I choose the best Medicare plan for me?

Look for a plan that meets ALL of your needs. Over 26 million Americans prefer Medicare Advantage plans because they offer comprehensive coverage, including Rx benefits, for low to no monthly premiums.[^]

Humana, SCAN Health Plan[†], SelectHealth and UnitedHealthcare[§] plans also give you access to exclusive care for people on Medicare — from Intermountain Healthcare and our myGeneration Clinics.

How do I become a myGeneration patient?



Call (725) 215-7963 today.

We'll check to see if we're already in your network. If you need to choose a plan, we'll connect you to a licensed Medicare agent who can help you enroll on October 15.



Here's your checklist to getting care *your way*.



Think about your current plan. Ask yourself:

1. Is the coverage I have the best plan for me?
2. What about my current plan could be better?
3. Is my care convenient to my lifestyle?



How much have you spent out of your own pocket this year?

If you rely on Original Medicare or a supplement plan, consider choosing all-in-one coverage with a Medicare Advantage plan.



Consider the importance of having a doctor who excels at treating people on Medicare.

Be sure to select a plan that gives you access to that level of specialized care.



Do you have someone you trust to help choose the plan that's best?

Call (725) 215-7963 and we'll connect you to a licensed Medicare agent who can guide you and help you enroll on October 15.



my healthcare. my way.

When you're on Medicare,
WHERE you get your care is
more important than ever.



**Call now to get specialized primary care just the way
you want it — starting January 1.**

(725) 215-7963

Monday – Friday, 8 a.m. to 5 p.m.

myGenGuide.com



*Source: Centers for Medicare & Medicaid Services. **Reaction Data, Inc.; "Hospital Reputation, A Peer Review, Executive Brief," 2020. *Must meet patient eligibility requirements for house calls and transportation. Nutrition benefits are not included with all plans. Please check with your plan for more information on details of your benefits coverage. ^Available only in Clark County. Excludes the SCAN Venture plan through 12/31/22. §Excludes UnitedHealthcare Focus plan. ^Source: Kaiser Family Foundation analysis of CMS Medicare Advantage Enrollment Files.

myGeneration Senior Clinics accept patients with Medicare Advantage plans; not all plans accepted, call for details. One of the leading health systems in the Western U.S., Intermountain Healthcare includes a network of healthcare providers and clinics throughout southern Nevada. As a healthcare provider, we are dedicated to providing you with information and connecting you with a licensed insurance agent to help guide you in selecting the best Medicare plan for your healthcare needs.

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