

Make your Medicare choice with confidence

Choosing the right health plan is an important part of your overall health. That's why we're here to help.



Find out if a Medicare Advantage plan is right for you

Information is just a phone call away

Our goal is to help you stay healthy and independent. With us, you'll find it useful to have expert care totally geared towards you. That includes working with the right agent to help you with your Medicare questions. They'll take time to carefully talk about everything. And they'll guide you through your choices.



To learn more about Medicare resources, visit everettclinic.com/medicare

Optum Care Washington

1-425-312-6174, TTY 711

Submit your information to have a licensed insurance agent contact you.



optum.com/consentOr scan the code.

The licensed agents listed above work with Medicare enrollees to explain Medicare Advantage, Medicare supplement insurance and prescription drug plan options. They are not employees of The Everett Clinic or Optum.

The contact information listed above will direct you to licensed insurance agents.

Your health plan deserves a yearly checkup, too

Many people sign up for Original Medicare when they qualify and then never look back.

But it's wise to go over your insurance coverage. It's also wise to compare your choices every year. Think of it like giving your health plan a yearly checkup. You might find that a Medicare Advantage plan offers you more at lower costs.

What's the difference between Original Medicare and Medicare Advantage?



Original Medicare

Offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People younger than 65 with certain medical problems also qualify. Original Medicare is run by the federal government. It includes 2 parts:

Part A: Helps pay for hospital stays and inpatient care

Part B: Helps pay for doctor visits and outpatient care



Medicare Advantage

Covers everything Original Medicare does and more. It also offers a cap on your out-of-pocket spending. Your doctors will work together to handle your care so you don't have to do it alone.

There are 2 main choices for extra Medicare coverage.

Choice 1

Add one or both to Original Medicare

Medicare supplement (Medigap)



Helps pay for some of the costs that Original Medicare doesn't cover

Medicare Part D plan offered by private companies

P_X

Helps pay for prescription drugs

Choice 2

Choose a Medicare Advantage plan

Medicare Advantage plan



Combines Part A and Part B in one plan



May include prescription drug coverage (Part D)



Offers extra benefits not covered by Original Medicare

Get more from your care with Medicare Advantage

More than 28 million Medicare beneficiaries chose a Medicare Advantage plan.¹



All-in-one plan

7 out of 10 people with Medicare Advantage have a plan that offers coverage for prescription drugs, doctor visits and hospital stays at no addition cost.²



Personalized care made easy

We make it easier to see your doctor. 9 out of 10 (92%) of our Medicare Advantage patients have had a wellness visit in the last year. Only 8 out of 10 (84%) Original Medicare patients had their visit.³



Focused on keeping you healthy

Our Medicare Advantage patients are healthier and spend less time in the hospital. They have a 19% lower rate of hospitalization compared to our Original Medicare patients.⁴

Care focused on you

Stopping health problems before they start

Our goal is to stop health problems before they ever start. We do that by helping you:

- Take care of health issues you already have so they don't get worse
- Keep up to date with screenings
- Get more time with your doctors
- · Get the appointments you need

Well-being

We offer personalized care, social support and more. We're here to support the whole you.

The right care at the right time

From virtual care, walk-in clinics and specialty care, we're here to help keep your health on track, all while working together to help you reach your health goals.

What does healthier care look like?

See how our doctors and Medicare Advantage changes people's lives.



Focused on you

Laurie, age 67 – Medicare Advantage patient since 2020

Laurie regained her passion for life when she found a doctor who took the time to listen to her. The right care combined with a Medicare Advantage plan has helped Laurie reach her health goals.



Made easier

Mickey, age 68 - Medicare Advantage patient since 2020

Mickey was fighting an uphill battle with diabetes. Then he found a doctor and care team who offered him the care he needed. Now, Mickey enjoys a fuller life and has found joy in living again.



Better value

Margaret, age 78 – Medicare Advantage patient since 2010

Margaret was facing life-changing surgery and little support. She found a doctor and care team that she could trust - along with an affordable care plan. For Margaret, this led to dramatic weight loss and a new way of life.



Finding the right fit

Medicare plans can be just as unique as your health care needs. Ensuring your doctors, health care services and prescriptions are covered is a key part of staying healthy.

Start by evaluating your health needs and what's important to you. Based on your responses, a licensed insurance agent can help you figure out which Medicare plan will be the best fit.



figure out which Medicare plan will be the best fit.
Which Medicare plan is right for you?
To determine your coverage needs, answer the questions below.
What are your priorities? Number the following from 1 to 5 in order of what is most important to you:
☐ Cost of the plan ☐ Quality star rating of the plan ☐ Which doctors are in network
☐ Prescription costs ☐ Getting help staying healthy
Who are your doctors? It's best to find out if your doctor is covered by your desired Medicare plan before signing up. To be sure if your providers (primary care and specialists) are covered, list them here:
What medicine(s) do you take? Whether you take one prescription or several, getting help with drug cost can make a big difference. List the medicines you are taking right now:
What services do you use most often? You may have usual care treatments or procedures that are critic to your health, like lab tests or infusions. List them here to make sure they are covered:
What keeps the whole you healthy? Often, dental visits or hearing exams are just as important to our wellness. Or maybe you enjoy chiropractic adjustments or acupuncture. List these other services here:
What does the future healthier you look like? What services, programs or benefits would help you reach your health goals? Perhaps a gym membership or a care management program? Be creative:
Once you complete your needs assessment, why not sit down with a licensed agent to see which plan will work best? Call 1-425-312-6174 TTY 711.*

Notes

^{*} Calling this number will direct you to a licensed insurance agent.



Learn more



1-425-312-6174, TTY **711** everettclinic.com/medicare

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Sources:

- 1. kff.org/medicare/issue-brief/medicare-advantage-in-2021-enrollment-update-and-key-trends/
- 2. kff.org/medicare/issue-brief/medicare-advantage-in-2022-premiums-out-of-pocket-limits-cost-sharing-supplemental-benefits-prior-authorization-and-star-ratings
- 3. Optum Care Unified Data Mart (OCUDM 2021); Optum HEDIS Reporting; Cozeva (see page 18). Optum Medicare Advantage refers to fully delegated Medicare Advantage patients.
- 4. Optum Care Unified Data Mart (OCUDM 2021); Optum HEDIS Reporting; Cozeva

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