



FAMILY PRACTICE (541) 677-7200 *Fax* (541) 229-3309  
URGENT CARE (541) 957-1111 *Fax* (541) 957-5705

**Dear Evergreen Patient,**

Medicare open enrollment period in 2024 runs from Oct 15 to Dec 7 of 2023. This is when you have an opportunity to review and make changes in your Medicare coverage for the upcoming year.

Choosing the best Medicare plan can be complicated. Patients look at this decision through the lens of their personal experience. Evergreen's view is from the perspective of providing that medical care and the collective experience of all our patients. Both are important understandings.

The first decision point is whether to choose a standard Medicare or a Medicare Advantage (MA) plan. If you elect standard Medicare, you will need to consider which Medicare Gap insurance best fits your needs. Then you will also need to choose a Part D for medication coverage. This combination can be expensive and complicated.

A Medicare Advantage plan is generally less expensive, covers everything that original Medicare covers, and may offer more services. It's still complicated. All Medicare Advantage plans are not equal. They vary considerably as to co-pays, deductibles, coinsurance and out of pocket protection. Coverage for your specific prescription drugs and the network of providers who accept that insurance is important. The least expensive premium is not always the best overall choice.

Because this is true, Evergreen Family Medicine has restricted which Medicare Advantage plans we will agree to take. We do this in consideration of our patients' interest. Following are the MA plans Evergreen Family Medicine will accept in 2024; plans we recommend to our patients and our own families:

- 1. ATRIO**
- 2. Health Net/ WellCare**
- 3. Regence**



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These are the reasons Evergreen has chosen to contract with these Medicare Advantage plans:

1. We believe these three reflect the best plans available to our community in terms of cost, coverage, and service.

2. Each of these MA plan cover not only an Annual Wellness Visit (AWV), also covered by standard Medicare, but also a comprehensive Annual Physical examination, which is not covered by Medicare. This complete annual physical is without cost to the patient.

An annual wellness visit is important to make certain all covered preventative services are up to date. But a Medicare AWV does not allow actual exam by a provider to diagnosis or treat current health needs and set forth a care plan to address each.

The comprehensive physicals allowed under these MA plans provide a distinct advantage to our Physicians in delivering the best health care to seniors. Providers place a high value on this time.

3. These MA plans all provide deeper benefits than available under straight Medicare coverage. Many of these additional benefits have to do with preventative care.

4. We have found these MA products to be portable, responsive, reasonable, and cost effective. Patient choices are respected.

5. Both ATRIO and HealthNet employ **P3 Health Partners**, which intercedes with these insurance organizations to help facilitate care. They help Evergreen by supplying timely data and personal services to care for our patients. We have found P3's support very helpful.

6. These plans, **especially those with P3**, have proven to be invested in cost savings by a focus on preventative care, education, and patient support services. These align with Evergreen values.

Please be aware that Pacific Source Insurance has withdrawn from the Douglas County Market for 2024. We encourage those patients to consider Atrio or HealthNet to obtain an equivalent plan.



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Finally, and most importantly, we urge our patients to meet with an independent (not just associated with one company) insurance broker to consider your options. This consultation is at no charge to patients and can tailor your personal needs, medications, and lifestyle to the most affordable plan providing best coverage. Insurance agencies we have found particularly helpful and recommend include these:

***Premier Insurance Group***

***Shannon Sebastian***

***541-672-9414***

***First Choice Health Insurance***

***May'Lene Miller***

***541-957-5000***

***Gordon Wood Insurance***

***Kelsey Wood***

***541-672-4466***

***Farmers Insurance***

***Sheila Mefferd***

***541-679-3391***

In the fall of each year, Evergreen sponsors Medicare 101 Presentations which are informational seminars to explain basic principals of the Medicare program and answer questions. Although specific plans are not discussed, you can meet Independent Agents at this forum and make an appointment to discuss your personal circumstances. Please call our office at **541-677-7200** for that schedule.

Respectfully,

Timothy J Powell MD

CEO, Evergreen Family