

Dear Evergreen Family Medicine Patient,

Choosing the best Medicare plan can be a complicated process. One decision point is whether to obtain standard Medicare, along with a separate Medicare Gap Supplement, as well as a Part D plan for medication coverage. Because the option is to choose a Medicare Advantage plan which is an “all in one” simplified plan. The Medicare Advantage plan is generally less expensive than purchasing each component separately and may offer more services.

All Medicare Advantage plans are not equal. They vary considerably from company to company as to coverage, restrictions and cost. Most have options for various tiers of coverage. The least expensive, regarding monthly premiums, is not always the best overall choice. Further complicating this decision, some medical practices have limited or stopped accepting Medicare plans at all due to poor reimbursement and burdensome regulations. **An independent insurance broker can be invaluable in deciding which option serves you best.**

Evergreen is writing to you currently because **the Open Enrollment Period for changing your Medicare plan runs from October 15, 2020 through December 7, 2020.** This is when you can enroll in the plan of your choice for 2021.

The decision as to which Medicare plan works best for you is a personal decision. However, Evergreen Family Medicine billing personnel or its providers are frequently asked for their recommendation. We take such recommendations very seriously. The choice of health plan may impact the care we are able to provide. So, in choosing which plans we will contract with, we consider the coverage provided for all health needs, total patient cost, portability, extra benefits offered, and commitment of the company to working with our patients.

The following is the Medicare Advantage Plans Evergreen Family Medicine currently contracts with:

- ATRIO Health Plans- Medicare Advantage
- Healthnet Medicare Advantage
- MODA Medicare Advantage
- Aetna
- Regence
- Cigna
- United HealthCare

In addition to many benefits not available under standard Medicare and cost savings for our patients, some of these Advantage plans cover a **comprehensive physical examination** by an Evergreen Provider **every year**. This detailed exam is provided at **no cost** to the patient, and every applicable diagnosis is reviewed. This exam becomes a foundation to provide a complete assessment and care plan for our patients. It facilitates better care. Standard Medicare Insurance provides for an Annual Wellness Visit directed at preventative care but does not cover an actual physical exam.

Evergreen Family Medicine strongly encourages our Medicare patients to consult with a local Independent Insurance Agent during the open enrollment period. This service is at no cost to you. A transition to the right Medicare Advantage plan will likely save you money, will be easier to understand, and will have deeper benefits than available under straight Medicare coverage.

Included is a list of Independent Insurance Agents who can assist to guide in choosing the best plan for you.

Timothy J Powell MD

CEO, Medical Director of Evergreen Family Medicine