

THE VILLAGES HEALTH



**Colony
Care Center**
280 Farmer
Place, 674-1710

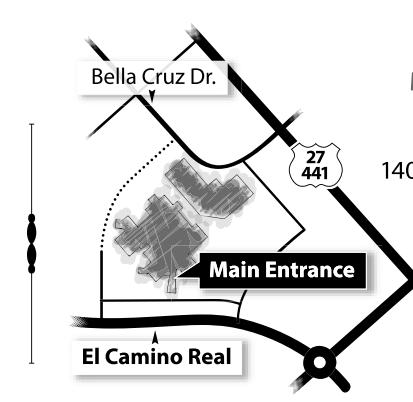
**Pinellas
Care Center**
2485 Pinellas
Place, 674-1720

**Bellevue
Care Center**
5051 SE 110th Street,
674-1730

**Santa Barbara
Care Center**
1575 Santa Barbara
Blvd., 674-1740

**Mulberry Grove
Care Center**
8877 SE 165th Mulberry
Lane, 674-1750

**Lake Sumter Creekside
Care Center**
1050 Old Camp Road,
Building 100, 674-1760



Specialty Care Center
1400 N. U.S. Highway 27/441,
Building 810, 674-8731

**The Villages
Regional Hospital**
1451 El Camino Real,
751-8000

Urgent Care: 751-8863

america's healthiest hometown



Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement in North/Central Florida, speaks to area residents during a recent seminar at the MedicareStore in Brownwood. Clarkson says he's not surprised that many Villagers see their Medicare Advantage plans as peace of mind, knowing that they'll be able to get the care they need — when they need it.

Understanding Medicare Advantage Vs. Original, Fee-for-Service Medicare

Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement in North/Central Florida, offers answers to frequently asked questions.



What is a Medicare Advantage plan?

Medicare Part C plans are usually called Medicare Advantage plans. These plans are offered by private insurance companies that have a contract with the government. Medicare Advantage plans cover everything that original Medicare (Parts A and B) covers. And they usually cover additional benefits and services. For example, some plans provide coverage for routine vision, hearing and dental care, gym memberships, wellness services and a nurse phone line. Many include prescription drug coverage as well. Medicare Advantage plans can be a good option for people who appreciate the convenience of having all of their Medicare coverage combined into one single plan. They can also offer some financial peace of mind because they have what's called an out-of-pocket maximum, which is the most a member would pay out of pocket on covered services in a given year.

Advantage plans can better coordinate their members' care, with the goal of improving the care that members receive. When you're exploring your Medicare coverage options, it's important to review the doctors and hospitals included in a Medicare Advantage plan's network. While emergency care is covered at any hospital, many plans will cover hospital or physician services only when members receive care from providers in the plan's network.

What services are available through Medicare Advantage plans that aren't available through original Medicare?

According to the Centers for Medicare & Medicaid Services, almost 1 in 3 Medicare beneficiaries today has chosen a Medicare Advantage plan. One of the primary reasons these plans have become so popular is that they offer beneficiaries access to benefits and services they won't find with original Medicare — oftentimes while saving them money.

Many Medicare Advantage plans coordinate their members' care, which can improve health outcomes by ensuring that members receive the care they need at the right time in the most appropriate setting. For example, care coordination can help members transition smoothly to their homes after a hospital stay and avoid unnecessary readmissions to the hospital.

Medicare Advantage plans often offer enhanced access to primary care services that can help members maintain or improve their health. For example, many Medicare Advantage plans cover an

Many Medicare Advantage plans cover an annual physical to encourage members to build relationships with their primary care physicians and get their recommended screenings and other preventive care services.

Some plans offer benefits that help seniors and other Medicare beneficiaries maintain their health and enhance their well-being, such as gym memberships and vision, dental and hearing care.

Is it a surprise that many Medicare Advantage beneficiaries in The Villages refer to their coverage as "peace of mind"?

Not at all. I think Medicare and Medicare Advantage programs have brought stability and security, knowing that if something is wrong with me, I'm going to get the care that I need. I don't have to worry about my providers being there when I need them. I don't have to worry about my insurance being there or being denied because of Medicare. You have the security, the stability and the peace of mind to be able to get the care you need, when you need it.

Do I have to purchase a stand-alone prescription drug plan or is that included with my other Medicare coverage?

That depends. Prescription drug coverage is not included with original Medicare (Parts A and B), but it is often included in Medicare Advantage plans (Part C). It can also be purchased separately as a stand-alone plan. When you're choosing a Part D plan — whether it's part of a Medicare Advantage plan or not — be sure to look at the formulary. This is the list of drugs covered by that plan. The formulary can change from year to year, so even if you have a Part D plan that you are happy with, remember to review the plan's formulary annually to ensure your prescriptions are still covered.

UnitedHealthcare offers the only Medicare Advantage plans that are accepted by The Villages Health. For more information, visit any of the MedicareStores that are located in each town square or speak to a representative at any care center.

MEET A DOCTOR

CAROLINE MATHIS,
advanced registered nurse
practitioner, Specialty Care
Center



1

Why did you become a nurse practitioner?

Basically, I started out as a nurse when I was 20 and so I've been doing it ever since. I wanted to expand my education and so I decided to go on to be a nurse practitioner so I could still have that closeness with patients that they expect from a nurse.

2

Why did you choose the field of women's health?

Basically, with women, they like to take care of themselves. So it makes it a really enjoyable job. Being able to take care of a patient and them wanting to be involved in that care makes it a more enjoyable job. You get more satisfaction out of it.

3

What is your philosophy on health care?

You have to be your own advocate for health and I think a lot of the people in The Villages are doing that. If you're not going to take care of it, we can't take care of you. I think that was kind of one of the reasons I went into women's health is because the women want to take care of themselves.

4

Are you excited to be a part of the health care initiative that's sweeping through Florida's Friendliest Hometown?

Yes. I think it's an exciting thing. Everybody wants everything at one place and so I think with this, they don't want to have to go to multiple places to see multiple people. I think it's going to work out great.

5

How will it feel if the initiative is picked up by other communities?

I think it will be great. With health care changing, they need to have some structure to move forward with and I think it's something that needs to be considered.

ASK A DOCTOR

What is the importance of having primary care doctors under the same umbrella with specialists?

ANSWER PROVIDED BY DR. ROBERT SKOTNICKI, cardiologist, Specialty Care Center

The importance is that this is going to provide the most efficient use of specialists. All too often, a lot of patients self-refer to specialists. I can tell you in my experience, I would see patients who self-referred and the problem was not that significant.

That resulted in an excess charge to the insurance. And if the patient would have relayed that problem to the primary care (doctor), it could have saved a trip to the specialist and saved that charge.

It's all with primary care being the gatekeeper to make sure that either the patient is appropriate to be referred or not appropriate to be referred. With that, you can have more prudent utilization of resources — the studies that I do, the stress tests and ultrasounds. That way, we're going to deliver good care in a more efficient, cost-effective manner.

ANSWER PROVIDED BY DR. KENNETH HENSCHEL, neurologist, Specialty Care Center

There's a great benefit. It becomes all the more of a team model for helping the patients. I have direct access to the patient's primary doctor and the patient's primary doctor has direct access to me. We spend a lot of time getting acquainted, both the primaries with me and vice versa.

We're all in the same system and we use the same electronic medical records. Their offices are designed the way my office is. We're all under one umbrella and we're all using the same basic system.

So I think that there's a comfort level and a level of expectation that doesn't exist when things are fragmented between different offices.

DID YOU KNOW?

Jamie Kinsey, a physician assistant at the Bellevue Care Center, served as a paramedic for 15 years in Marion County after being inspired by her father, Barry Hanselman, who also served as a paramedic and a firefighter before retiring from public service.

