



Frequently Asked Questions Regarding Insurance Change for Patients with Medicare with a Medicare Supplemental Policy

Here are answers to common questions patients are asking regarding the announcement The Villages Health (TVH) will no longer be accepting Original Medicare with a traditional Medicare Supplemental policy for all new and existing patients starting January 1, 2017.

I have been a patient since The Villages Health (TVH) started and thought the health system was created for Villagers to help us be “America’s Healthiest Hometown.” Why am I not allowed to be a patient anymore?

We want you to continue as a patient. You can remain a patient of TVH by choosing UnitedHealthcare Medicare Advantage in the upcoming insurance open enrollment period (October 15-December 7). TVH is continuing to work toward helping The Villages be “America’s Healthiest Hometown.” In national rankings, TVH is in the top 1% of all health systems.

Medicare Advantage aligns with The Villages Health model of care where patients spend more time with physicians. Care is coordinated by the primary care physician’s office. Additional resources are put toward the patient’s care. Original Medicare with a traditional Medicare Supplemental policy does not support this care model. In order to sustain our care model, TVH has decided to work only with UnitedHealthcare Medicare Advantage. We hope you will choose Medicare Advantage and remain a patient of TVH.

Will I still be allowed to see a Villages Health Physician if I don’t switch to Medicare Advantage?

No. Starting on January 1, 2017, we will no longer accept Original Medicare with a Medicare Supplemental policy. Current patients with these plans need to contact a local insurance agent as soon as possible to discuss their health care options. *The Villages Health Specialty Physicians will continue to accept Original Medicare with Medicare Supplemental policy.*

What am I supposed to do now that you aren’t taking Original Medicare with a Medicare Supplemental policy?

TVH recommends you contact your local insurance agent to learn what insurance options best serve your future health care needs. Once you educate yourself on your options, if you switch to UnitedHealthcare Medicare Advantage, you can remain with your current Primary Care Physician. If you decide to stay with an insurance plan TVH does not accept, you will need to select a new physician and TVH will assist you getting your health care records transferred.

What happened to me being guaranteed you would take my insurance?

TVH accepted patients with a variety of insurance plans when we started our practices, but if we continue to see patients whose insurance does not align with our care model, the long-term sustainability of our health system would be threatened.

Why are you only accepting one insurer’s Medicare Advantage plans?

TVH wanted to provide our patients with what we consider the best insurance available from a stable insurance provider. We evaluated a large number of insurance companies and chose the insurance company that has the largest physician network in Florida. Aligning with one provider allows us to focus our quality standards and administrative efforts toward one set of insurance requirements, which is better and more cost efficient for our patients and our staff.

How will changing to Medicare Advantage benefit me if my plan is already ideal?

We recommend you contact your insurance agent to see how Medicare Advantage can benefit you and to understand the differences in plans. For 98 out of 100 patients, a TVH patient with Medicare Advantage paid less money for their health care than a TVH patient with Medicare Supplemental.

- \$832 is the average amount a TVH patient with Medicare Advantage paid in 2014 for their health care costs.
- \$3,000 is the average amount a TVH patient with Medicare Supplemental paid in 2014 for health care.
- On average TVH patients with Medicare Advantage saved more than \$2,000 a year including the cost of their prescriptions.

These are averages, so you should talk to your insurance agent about your specific circumstances.

Are there Medicare Advantage plans for snowbirds?

Yes, there are a variety of options for snowbirds. We recommend you contact your local insurance agent for details.

Are there enough physicians and specialists in TVH or the Medicare Advantage network to be seen in a timely manner?

One of the benefits of being part of TVH is the ability to have our primary care offices help coordinate the care that is needed for both specialty care and in the hospital. Since TVH started seeing patients in 2012, we have recruited over 50 physicians from across the United States to relocate to The Villages. We will continue to build on the resources our patients need with TVH, and United Healthcare has the largest physician network in Florida.

I have a specialist I have been seeing for years that does not accept Medicare Advantage. What can you offer me that is comparable and do you have all those specialists locally?

We understand that some specialists choose not to accept Medicare Advantage, just as TVH has chosen to no longer accept Original Medicare with a Medicare Supplemental policy. There are specialists available within TVH and the Tri-County area for Medicare Advantage patients to use. We recommend you contact your insurance agent to view the list of specialists that will be available to you so you can compare what you have now vs. what will be available to you if you switch to Medicare Advantage.

Since I am being told I can no longer come to The Villages Health, starting on January 1, 2017, if I don't have Medicare Advantage, how can I find a new Primary Care Physician?

TVH recommends you work with your insurance agent and/or The Villages Regional Hospital physician referral service to find out which primary care physicians accept your insurance. TVH will not be able to offer specific recommendations about physicians outside of TVH. We believe TVH offers the best care in The Villages and Medicare Advantage provides the right support for a patient to receive patient-centered coordinated care and have better outcomes.

I am upset about what TVH is doing to patients, who can I talk to?

If you would like to better understand why TVH has made changes to accepted insurance, please call 352-674-8789 or contact the Patient Services Representative in your TVH Care Center.

If you prefer to email your comments, please send to info@thevillageshealth.com.