

# What every senior needs to know about local Medicare coverage

Open enrollment for next year's Medicare coverage is October 15 through December 7. William Newton Hospital (WNH) finds Original Medicare works very well for our patients, but we understand you may want to consider other coverage options. Here are some things to look out for when choosing a plan:

## Is my hospital, clinic, AND physician in-network?

Providers often bill for services differently. Just because your doctor is in-network, doesn't mean all services you receive at that facility are in-network. The hospital itself accepts all insurances, but higher out-of-pocket costs may result when not in-network. **WNH rural health clinics DO NOT accept Medicare Advantage (Part C) HMO plans, and no WNH facility will be in-network for Medicare Advantage plans in 2024.** Original Medicare (Parts A & B) is accepted by all WNH facilities, providers, and clinics.

Make sure the individual healthcare providers you know and trust are in the network you are considering. Please visit our website for a list of other in-network plans at each of our facilities, or call us before you purchase a Medicare Advantage plan.

## Am I enrolling in a supplement or replacement?

There is confusion surrounding different types of Medicare plans. If you're looking for a supplement plan (Part D), make sure you are not enrolling in a replacement plan (Part C). Medicare Advantage plans (Part C) **cancel and replace** your Original Medicare plan (Parts A & B).



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## Am I considering costs beyond the premium?

Often, beneficiaries face disappointment when they pay more than they budgeted when using additional benefits such as dental, vision, and hearing care. Even though a plan offers coverage, patients may be met with high out-of-pocket copays and low maximum benefit amounts. With some plans, once you exceed a certain amount of coverage, you are responsible for 100% of your costs. Also consider the travel costs you incur when having to go outside of the community to find in-network providers.

## I need help deciding what's right for me. Where can I go?

WNH recommends scheduling a free session through your local Council on Aging to visit with a certified **Senior Health Insurance Counseling for Kansas (SHICK) health counselor**. To help you choose the plan that's the best fit for you, the counselor will evaluate your health needs and medical budget. For Winfield, call 620.221.7020. For Arkansas City, call 620.442.0268. In addition, the Community Health Center in Cowley County has an **outreach navigator** certified for Medicaid and Marketplace plans. To schedule an appointment, call 620.402.6441.

GENERAL SERVICES	ORIGINAL MEDICARE (PARTS A & B)	OUT-OF-NETWORK MEDICARE ADVANTAGE (PART C)
Emergency Room	✓	✓
Primary Care	✓	✗
Radiology	✓	✗
Laboratory	✓	✗
Acute Care	✓	✗
Critical Care	✓	✗
Swing Bed Care (hospital-based skilled nursing)	✓	✗
Surgery	✓	✗
Specialty Care	✓	✗
Rehabilitation Services	✓	✗

*\*All coverage is dependent upon your plan's authorization and referral requirements. Annual out-of-pocket expenses still apply.*