



**Start Your Next
Chapter with Next
Level Care**

IntuneHealth 

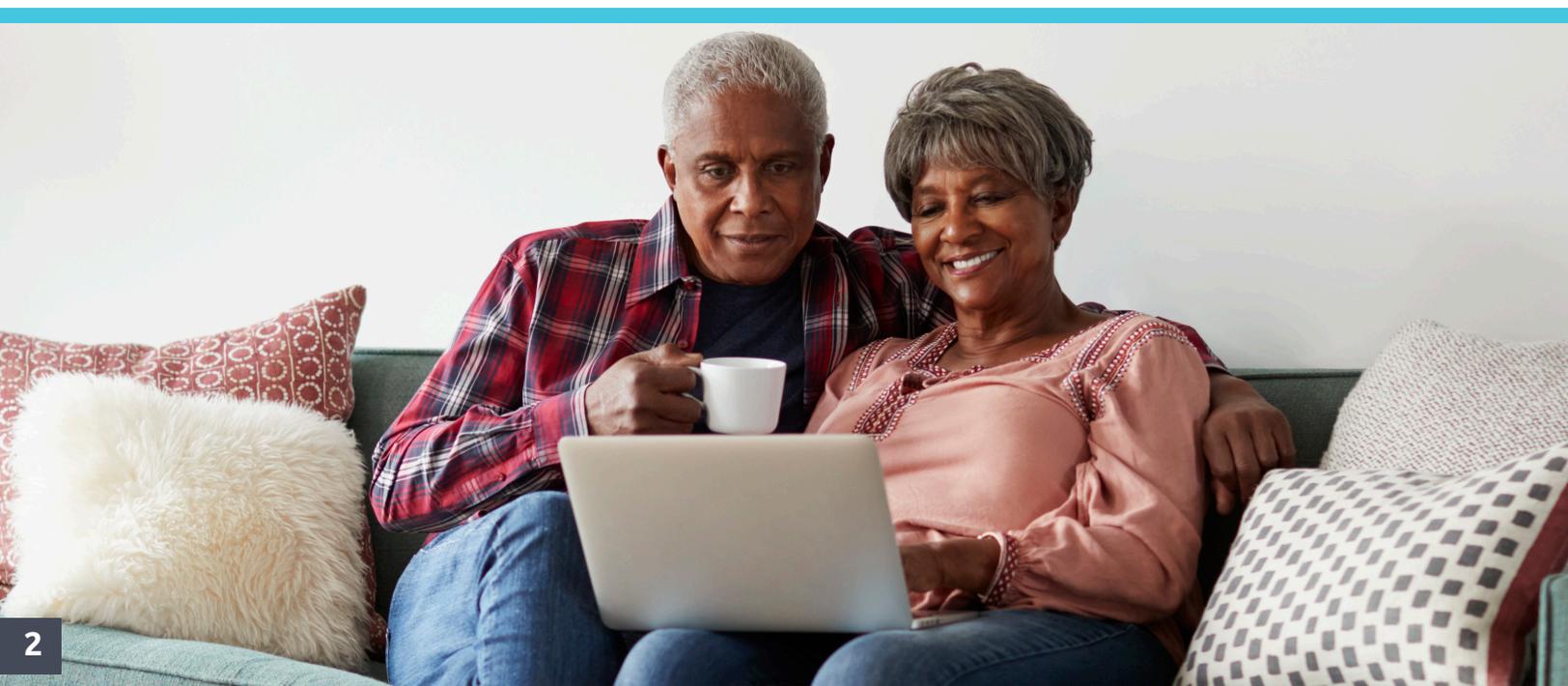
Retiring and picking a Medicare Advantage Plan is a big deal!

It's time to pick a plan and take the right steps to live your best, healthiest life. It all comes down to choosing the right doctor and the right insurance plan.

What does my doctor have to do with my Medicare Advantage plan?

A lot. IntuneHealth is a medical group that works with Medicare Advantage health insurance plans to provide you with access to high quality preventive care for older adults. Certain Medicare Advantage plans provide access to specialized preventive care doctors who focus on keeping people well into their later years. These doctors provide a special kind of preventive care that is all about keeping you healthy and feeling your best, especially as you age. It is called Value-Based Care. This type of care rewards doctors for keeping you healthy by staying on top of your health by keeping an eye out for issues that can develop more quickly with age.

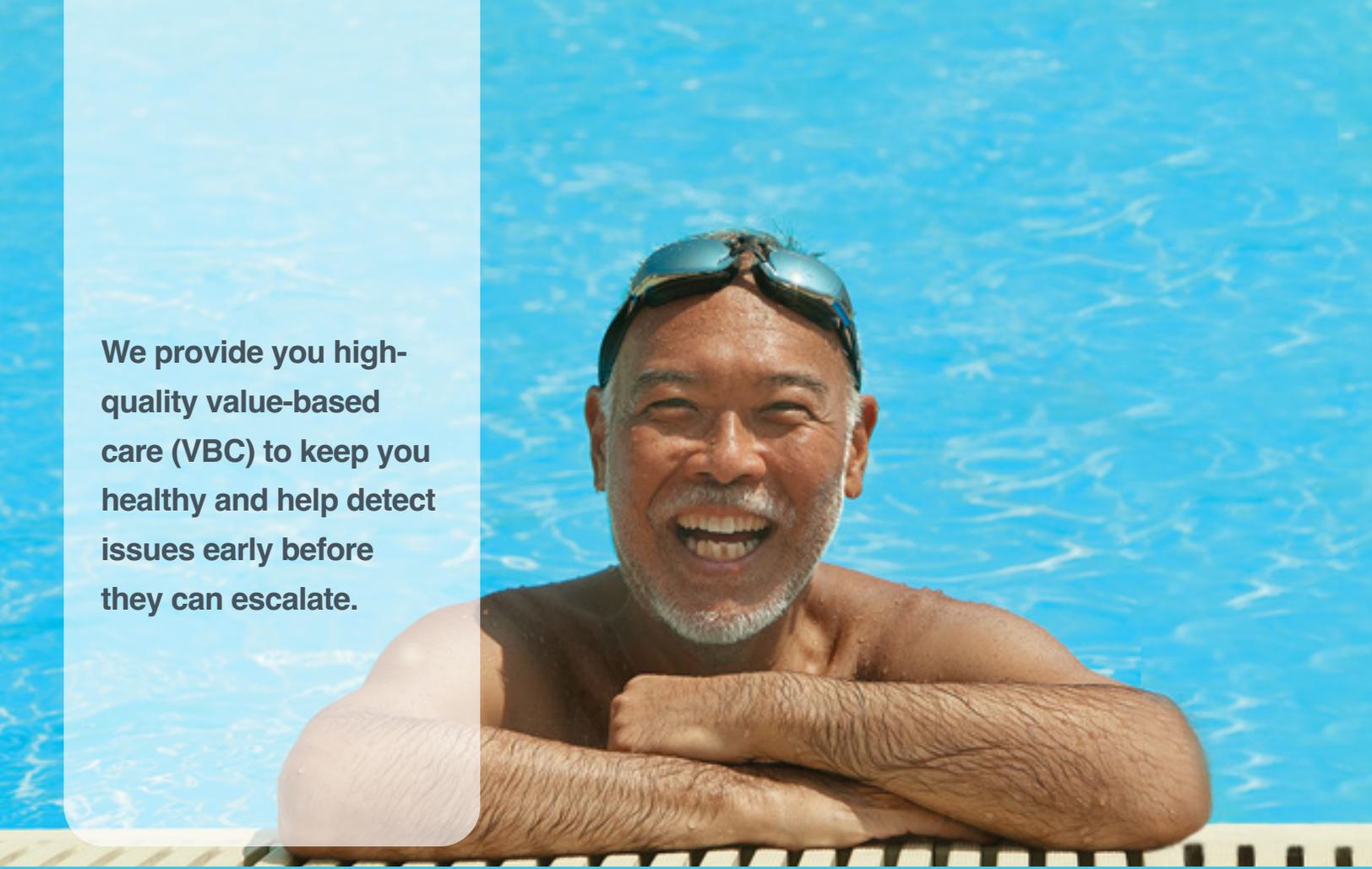
Before you pick a plan, it's important that you find the right doctor and make sure that the Medicare Advantage plan that you pick will provide you with access to that doctor. While there isn't any one place that you can go to find out which doctors practice value-based care, you can ask them. In addition, we've outlined some questions that can help ensure that the doctor you select will be available to you when you need them and practice the kind of preventive health care that will keep you feeling your best well into your later years.





Ask Your Potential Doctor:

- Do you practice value-based care?
- What outcome data can you share with me about how you have helped keep your patients healthy?
- Would you provide me with your email address and cell phone number in case I have an urgent need?
- Can I get same-day or walk-in appointments?
- Can I get lab work, X-rays, and medications at your office?
- How do I reach you in an emergency?
- What is your goal for your patients?
- Do you coordinate all my care with my specialists?
- Will I have support from you and your team if I go into the hospital?



We provide you high-quality value-based care (VBC) to keep you healthy and help detect issues early before they can escalate.

What is IntuneHealth VBC?

With IntuneHealth VBC, you can enjoy your best health because we focus on preventive care and your total health. We stay on top of your health by truly knowing you, your medical history, and what you need to be healthy. Our care teams use advanced medicine to detect and prevent illness. And with IntuneHealth's proprietary platform, we have numerous data points to identify potential issues before they become serious.

IntuneHealth VBC is advanced preventive medicine that can make a world of difference in your health. Because we partner with you to catch issues early, you may be able to spend less money and time improving your health. You can potentially recover from illnesses and injuries more quickly when you start from a place of greater health and wellness. And you can also have fewer unnecessary medical tests, procedures, medicines, and surprise hospital bills when we partner together to keep you out of the hospital in the first place.

The combination of a Medicare Advantage plan and doctors who specialize in caring for older adults on Medicare helps you get the preventive care you need to help you stay healthy. Together, you and your doctor create a customized plan that fits you, your health needs, and your dreams for your best life.



IntuneHealth is a game-changer for your health. Our patients can have:

- Early detection of disease and illness = better chance of recovery
- 51% fewer hospitalizations*
- 35% fewer ER visits*
- Reduced risk of overmedication
- Fewer unnecessary tests and procedures
- Better peace of mind
- Less financial stress



**Don't take our word for it.
We surveyed our patients on what they think of our VBC approach to their health:**

9 out of 10

patients recommend us**

97%

feel their doctor always showed respect for what they had to say**

85%

feel they always got answers to their medical questions on the same day**

*Source: ChenMed Internal data compared to CMS (year 2019); risk-adjusted, based on 2019 claims.

**Source: Medallia, Year-to-date through June 2022



Unlock a whole new level of care.

VBC is the smart choice for older adults. You deserve a dedicated team working to keep you at your healthiest.

IntuneHealth's services and supports^(†) are many:

- Strong doctor-patient relationship
- Same-day walk-in and/or virtual visits
- 24/7 access by phone, text, and virtual care
- Doctors who specialize in preventive care for older adults
- Customized health plan based on IntuneHealth's proprietary platform that analyzes lab results from your first visit to identify potential issues
- On-site medication services and medication delivery
- More time with your doctor
- Doctors who consult directly with many top specialists
- Convenient on-site tests and screenings
- Convenient home visits
- Patient app for 24/7 care team chat, managing medication, viewing medical history, virtual visits, and more
- More focus on mental health, fitness, and wellness with physical therapy, fitness classes, nutrition consultations, and other resources

^(†)Services may vary by location and are subject to change without notice. Limitations, co-payments, and restrictions may apply. Some services are not covered under all plans. Check plan documents for details.

Experience the Power of Your Medicare Advantage Plan

What plan you choose and who you choose as your doctor makes all the difference. Healthcare coverage can have a significant impact on your financial stability. Did you know that healthcare costs are the number one reason why Americans declare bankruptcy?

When it comes to your health, you want peace of mind knowing that you're covered and have high-quality care when you need it – and won't be hit with hidden fees or extra costs.

Original Medicare is provided by the federal government. Medicare Advantage is offered by private insurance companies and covers all the benefits of Original Medicare, plus important extras like prescriptions, dental, vision, hearing and more.



When can you enroll in Medicare Advantage?

When you reach age 65, you have a 7-month initial Medicare enrollment period.



If you are over the age of 65 and want to change your insurance plan, don't worry. You can also enroll during Medicare's Annual Enrollment Period and Open Enrollment Period.

What is Medicare Annual Enrollment Period (AEP)?

When anyone that is eligible for Medicare can make changes to their existing coverage, such as enrolling, dis-enrolling, or changing their Medicare Advantage coverage or Part D coverage.

When is the Annual Enrollment Period (AEP)?

- Each year from October 15 – December 7.
- January 1: Changes to your benefits become effective.

When is Open Enrollment Period (OEP)?

The Medicare Open Enrollment Period runs from January 1 – March 31 each year. If you are enrolled in a Medicare Advantage plan, you will have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare)

What situations allow a Special Enrollment Period to make a plan change?

You may be eligible to enroll in a new plan if you:

- 1) recently moved
- 2) retired
- 3) lost employer coverage
- 4) have been recently diagnosed with COPD, heart disease or diabetes.

Talk to a licensed Medicare Advantage plan agent or broker to learn more and find the right plan.

Coverage Comparisons

BENEFITS & FEATURES	Original Medicare**†	Medicare Supplement**†	Medicare Advantage**†
Hospital stays	✓	✓	✓
Doctor visits	✓	✓	✓
Online video visits (telehealth)	✓	✓	✓
Specialist referrals required	No	No	Varies by plan & state
Doctor visit cost	20% coinsurance	Coinsurance varies by plan	Copay
Skilled nursing facilities/ nursing homes	✓	Most plans	✓
Doctors paid for achieving national standards***	No	No	Some
National travel coverage	✓	✓	Some
Worldwide travel coverage	No	No	Some
Urgent & emergency travel care	✓	✓	✓
Monthly cost (premium)	✓	✓	✓
Varying/increasing rates as you age (age rating)	No	Some	No
Limits how much you pay each year (max out-of-pocket)	No	No	✓
Preventive care, like flu shots	✓	✓	✓
Prescription drugs	No	No	Most
Over-the-counter medication benefits	No	No	Some
Dental coverage	No	No	Many
Gym membership	No	No	Many
Hearing exam & hearing aid coverage	No	No	Many
Transportation	No	No	Many
Additional value-adds like meals & housing assistance	Some	No	Some
Connection to community programs	No	No	Many

†Must have both Medicare Parts A & B. *Benefits vary by plan. **For full information, go to www.medicare.gov. ***Excludes Medicare Shared Savings Program (MSSP) Accountable Care Organization (ACO). IntuneHealth is not insurance. IntuneHealth is founded upon the nationally recognized expertise of ChenMed's value-based care model. It's a tried-and-true healthcare approach. With more than 35 years of experience in preventive primary care, we are the experts on keeping you healthy. No matter what plan you pick, make sure that you have access to an Intune doctor.

A man and a woman are playing beach volleyball on a sunny beach. The man, on the left, has white hair and is wearing a green short-sleeved shirt and light-colored shorts. The woman, on the right, is wearing a blue and white striped long-sleeved shirt, white pants, and a tan hat. They are both smiling and have their arms raised, holding a volleyball. The background shows the ocean waves and a bright sky with many lens flare effects.

Don't make a decision about your health based on a Medicare myth.

Medicare Advantage plans are a helpful, trustworthy option for adults ages 65 and older looking for comprehensive healthcare coverage! When paired with IntuneHealth's primary care, you can experience quality healthcare as it should be.

But don't be fooled by the myths surrounding these plans that may cause confusion and make it difficult to understand their benefits. These are 11 common myths about Medicare Advantage plans.

MEDICARE

MYTH #1

Medicare Advantage plans are more expensive than Original Medicare.

False: In fact, Medicare Advantage is the only Medicare plan that limits how much you must pay annually, called the Maximum Out-of-Pocket (MOOP). Many Medicare Advantage plans are \$0 premium plans and offer more benefits and coverage than Original Medicare. According to the Better Medicare Alliance, Medicare Advantage beneficiaries spend nearly \$2,000 less annually on out-of-pocket costs and premiums.

With Medicare Advantage, you may be entitled to extras such as dental, vision, hearing, hearing aids, prescriptions and over-the-counter medicine discounts, as well as access to value-based care by doctors trained in advanced preventive medicine.

Medicare Advantage is the only plan that limits MOOP & offers additional benefits



MYTH #2

Medicare Advantage plans restrict your choice of doctors and hospitals.

False: Many Medicare Advantage plans have networks of doctors and hospitals that you can choose from, just like regular health insurance plans. Some Medicare Advantage plans offer “out-of-network” coverage, which means that if you need to see a doctor or go to a hospital not in the plan’s network, the plan will cover some or the entire cost.

Medicare Advantage plans have networks of doctors & hospitals to choose from



MEDICARE

MYTH #3

Medicare Advantage plans limit your ability to change plans.

False: Medicare Advantage plans are required by law to offer a Medicare Annual Enrollment Period (AEP) when you can switch to a different Medicare Advantage plan or change back to Original Medicare. AEP takes place from October 15 to December 7 every year.

MYTH #4

Original Medicare covers all my medical needs and costs.

False: Original Medicare only covers Part A (hospital visits) and Part B (medical services). Private insurance companies cover Part C (also known as Medicare Advantage plans). Part C offers additional benefits such as dental, vision, hearing aids, etc. and Part D (prescription drug coverage). Unlike Original Medicare, many Medicare Advantage plans already include Part D.

MYTH #5

Medicare Advantage is the same thing as Medicare Supplemental plans (i.e., MedSupp, Medigap).

False: These are two different types of plans, and you cannot have both types of coverage. For example, Medigap is a plan that fills in the healthcare “gaps” not covered in Original Medicare, such as eye check-ups or coverage for new glasses.

Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health coverage. These “bundled” plans include Part A, Part B, and most all include Part D. You’ll typically need to use doctors in the plan’s network, but there are usually a wide range of options.



Original Medicare covers Part A (hospital visits) & Part B (medical services) only



Many Medicare Advantage plans include Part D (prescription drug coverage) & other benefits such as dental & vision

MEDICARE

MYTH #6

Travel is not covered with Medicare Advantage.

False: Medicare Advantage takes care of urgent care coverage and emergencies for travel, with some plans having worldwide coverage. Make sure to check which doctors and hospitals are in a plan's network before you choose a plan, so you can ensure you receive care from the providers you want. In most situations, Original Medicare plans don't cover medical costs outside the U.S.

MYTH #7

Medicare Advantage does not cover chronic diseases.

False: Medicare Advantage plans cannot deny coverage based on your health status. If you are sick or have a chronic disease such as COPD, heart disease or diabetes, you can get coverage and great healthcare. Certain areas even have special Medicare Advantage plans called "Chronic Condition Special Needs Plans" to ensure you get quality care for your condition at an affordable price.

MYTH #8

Medicare Advantage plans are difficult to enroll in.

False: Enrolling in a Medicare Advantage plan is a simple process. To enroll in a Medicare Advantage plan, you can do your own research, or a Medicare licensed agent can help you find the right plan. They can explain how Medicare Advantage plans work; what each plan exactly covers and how much it costs; and see factors such as which doctors and hospitals are included per plan.



Medicare Advantage takes care of urgent care & emergencies for travel



Medicare Advantage provides care for chronic diseases (COPD, heart disease, diabetes)

MEDICARE

MYTH #9

Medicare Advantage plans are not as reliable as Original Medicare.

False: The law requires that Medicare Advantage plans follow the same rules and regulations as Original Medicare and cover all the same services. In fact, some Medicare Advantage plans offer additional benefits that Original Medicare does not cover, like gym memberships and transportation to medical appointments.

Medicare Advantage plans follow the same rules & cover the same services as Original Medicare



MYTH #10

Medicare Advantage plans have high deductibles and copays.

False: Medicare Advantage plans often have lower deductibles and copays than Original Medicare, making healthcare more affordable. The important thing to remember is that there are plenty of Medicare Advantage plans out there that can offer you great benefits without high deductibles and copays.

Medicare Advantage plans often have lower deductibles & copays



MYTH #11

You can only enroll in Medicare Advantage during the Annual Enrollment Period (AEP).

False: You can enroll in Medicare Advantage if you have moved, have a chronic condition (such as diabetes, heart disease or COPD), have been impacted by a natural disaster, or if there is a 5-star plan in your neighborhood. Other situations may allow you to switch plans. Check with a licensed Medicare Advantage plan broker or agent to learn more.



Get the facts about Medicare Advantage.

We get it. Choosing the right plan – or coverage to meet your needs – is a big deal. You want to make the right decision and avoid all the confusion. We're here to help you every step of the way by connecting you with a trusted and licensed Medicare Advantage plan broker or agent. They will help you explore your options, answer questions, and help you enroll in the plan that's right for you.

Ready to see how IntuneHealth and Medicare Advantage can help you live your best life?

- Take a virtual tour of our medical center.
- Meet our doctors and care team.

Call us today: 844-646-8863 or find out more at **[ANewWaytoMedicare.com](https://www.ANewWaytoMedicare.com)**.

Learn more about us at **[IntuneHealth.com](https://www.IntuneHealth.com)**.

At IntuneHealth, we can help you on the path to choosing your Medicare Advantage plan and partnering to help you be healthy and live your best life.

