



TRADITIONAL MEDICARE VS. MEDICARE ADVANTAGE



TRADITIONAL MEDICARE HELPS IF:

- You have known health issues, prefer not needing a physician referral, and want access to a wide scope of physicians and hospital networks.
- You want more predictable health care costs.
- You require prescriptions.

MEDICARE ADVANTAGE HELPS IF:

- You are comfortable with managed care risks, limited networks and the need for prior approvals and referrals for most services.
- You are a healthy adult who prefers low premiums.

Get the facts on Medicare options before you enroll!

All those Medicare options can be confusing, and you don't want any surprise bills. But, which plans are accepted if you have to go to the hospital or use other health care services?

Not to worry. We're here to help make your process easier.

- Make sure you're covered at NMC Health. A list of accepted plans can be found on back, at mynmchealth.org/medicare-coverage, or
- Give us a call at 316.804.6255. Our patient financial experts can let you know if the plan you're choosing is accepted at NMC Health.



STRUGGLING WITH MEDICARE OPTIONS? WE'RE HERE TO HELP!

We know the annual Medicare process can be frustrating.

You receive information on dozens of options.

Make the wrong choice and it could mean denial of care or higher out-of-pocket expenses.

How do you know which one is right for you?

Get the facts. Ask questions.

Is my provider in-network? Location matters. Your local providers may not accept Medicare Advantage.

Can I get care close to home?

Are my prescriptions and treatments covered?

Pre-existing condition? You may be subject to delays and denials.

Budget concerns? Denials and inconvenience may offset what savings you gain.

At NMC Health, **we accept Medicare and most supplemental plans** (see list), as well as, a variety of Advantage plans.

Make sure you're covered at NMC Health:

- Check the list of accepted plans below
- Visit mynmchealth.org/medicare-coverage
- Give us a call at 316.804.6255

Our patient financial experts are happy to let you know if the plan you're choosing is accepted at NMC Health. We CANNOT advise you on enrollment or which plan to choose, but we may confirm whether your plan is accepted at NMC Health.

Traditional Medicare

Accepted at all NMC Health locations

Supplemental Insurance

Accepted at all NMC Health locations

Exception: Blue Cross Blue Shield Plan 65 Select supplemental insurance is accepted for outpatient and emergency care only. **Planned inpatient care is NOT covered at NMC Health under Blue Cross Blue Shield Plan 65 Select.**

Medicare Advantage Plans

Accepted

- ✓ Aetna
- ✓ Blue Cross Blue Shield of Kansas
- ✓ Humana
- ✓ Kansas Superior Select
- ✓ Pyramid
- ✓ Secure Horizons
- ✓ Sunflower (Allwell)

NOT Accepted

- ✗ AARP Medicare Advantage Plans*
- ✗ Ascension Complete Plans*
- ✗ UnitedHealthcare Medicare Advantage Plans*
- ✗ United Healthcare Dual Complete Plans*

*Applies to multiple HMO & PPO options. Check with your plan to see if out-of-network services are available at NMC Health. Higher out-of-pocket fees may apply.

