



PEOPLES HEALTH

PEOPLES HEALTH MEDICARE ADVANTAGE 2017

INSIDE:

The ABCs of Medicare
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The Myth of “Old”
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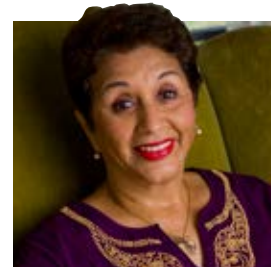
8 Things to Know
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New \$0 Plans



Paula H.
Peoples Health plan member

Welcome!



**Medicare can be confusing.
But it doesn't have to be.
Peoples Health can help.**

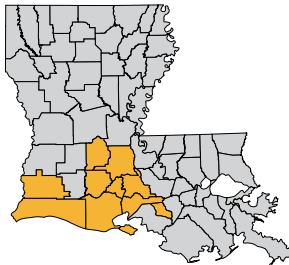
What does your health mean to you?

When we ask Peoples Health plan members this question, they often say “everything.” Their health means everything to them.

Since you're reading this booklet, we're guessing you're seeking the plan that's best for your health or for the health of someone you love.

Smart move. Because when you have Medicare, you have options. And no matter how healthy you are or how complicated your health condition may be, it's important to look for the right coverage — a plan that'll help you do the things you want to do.

We hope this booklet will help you learn a little more about Medicare and give you a better idea of your Medicare options, including the options available with Peoples Health.



PEOPLES HEALTH IS GROWING

We've added a new plan and expanded another to serve people with Medicare in Acadia, Calcasieu, Cameron, Evangeline, Iberia, Lafayette, St. Landry, St. Martin and Vermilion parishes. See the back cover for more information.

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On the cover: Ethel W.,
Peoples Health plan member

About our photographs...

We would like to thank our plan members who gave of their time and of themselves for our photographs. They are the people of Peoples Health, and their health and vitality are inspirational.



What is Medicare Advantage?

As good as Original Medicare is, it doesn't cover everything.

With just Medicare, if you're hospitalized – even for one day – you'll face a \$1,288* deductible. For Part B services like doctor visits, there's another deductible, and after that, Medicare generally pays only 80 percent of the cost of your services, leaving you responsible for the rest.

If you want to add prescription drug coverage under Medicare Part D, you have to join a prescription drug plan – usually with its own monthly premium.

Medicare Advantage plans can help reduce some of your costs. These plans generally offer more benefits than Original Medicare and often include

Medicare Part D prescription drug coverage.

As of 2016 nearly 18 million people were enrolled in a Medicare Advantage plan. That's almost 11 million more than a decade ago.†

Medicare Advantage is also known as Medicare Part C. These plans are offered by private companies contracted with – and overseen by – Medicare. The Medicare Advantage plan you join is paid every month by Medicare to administer your Medicare benefits. Although you remain in the Medicare program, the federal government no longer administers your benefits.

**Deductible listed is for 2016 and may change for 2017.*

*†“Medicare Advantage 2016 Spotlight: Enrollment Market Update,”
The Henry J. Kaiser Family Foundation (May 2016).*

Bobby T.
Peoples Health plan member



Phuong P.
*Peoples Health plan member
with her granddaughter*

The ABCs of Medicare

A **PART A** is Hospital Insurance covering inpatient hospital services, skilled nursing facility care, hospice care and some home health services.

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B **PART B** is Medical Insurance covering doctor, outpatient hospital and preventive services, plus some home health and other services Part A does not cover.

.....


C **PART C** is Medicare Advantage. Medicare contracts with private insurers to administer Medicare benefits. Peoples Health offers Medicare Advantage plans that include Medicare Part D prescription drug coverage.

.....

D **PART D** is Outpatient Prescription Drug Coverage. This optional coverage is provided by private health insurance plans that contract with Medicare.

If you only have Medicare, you don't have Part D prescription drug coverage.

Peoples Health plans include Part D.



“Without Peoples Health ... I would be, like the old folks say, in a pickle. But Peoples Health has allowed me to live the lifestyle that I’m living in good health.”

Mable C.
Peoples Health plan member

EXCELLENT

What is Peoples Health?

The choice of over 50,000 Medicare beneficiaries in southeast Louisiana.

Established in 1994, Peoples Health was founded by medical providers and remains guided by physicians. Our single focus is helping people with Medicare.

In 1997, in the formative years of Medicare Advantage (at the time called “Medicare + Choice”), Peoples Health launched a “demonstration project” to help Medicare test the Medicare Advantage concept. The health plan that emerged from that pioneering project is now one of Louisiana’s largest Medicare Advantage plans.* It’s a true homegrown success story.

Since our founding, we’ve expanded a few times, but only when the time was right. It’s time again.

**CMS enrollment report by contract, plan, state and county, August 2016.*

For 2017, we’re adding a new plan designed to help people with Medicare in southwest Louisiana all the way to the Texas border.

We don’t consider growth a measure of success but a reflection of it. For us, success is built on prevention and early detection. It’s built on easy access to care and face-to-face, personal attention. It’s built on providing free health education and fitness classes in communities we serve. But the best measure of success is how much we can help any of our plan members reach their own health goals.

We want you to be as healthy as you can be.



Edward B.
Peoples Health
plan member



Our corporate headquarters are in Metairie, but to better assist our members, many of our employees work out of our regional offices and service centers across south Louisiana.

Your Medicare Health Team



The benefits of being local.

In over 20 years of serving people with Medicare, we've seen how health issues — sometimes very complicated ones — can surface quite unexpectedly. We've also learned that, for complicated health issues, what works is teamwork.

Every one of our plan members is backed by a Medicare health team made up of local healthcare professionals to assist and help coordinate care. From simple reminders about annual screenings to more complex care coordination, we work with our plan members to help them enjoy the best health possible.

Our regional teams include physicians and pharmacists, nurse practitioners, dietitians, social workers and other healthcare professionals — all available to meet face-to-face with our plan members when and where needed.

It's good to be local.

Meet Alfred J.

Overcoming the Unexpected

It started out a morning just like any other for Alfred J. But this time, something happened. Alfred was bending over to get into his car, and he felt something happen to his back. He couldn't move. He was stuck with one foot in the car and one out, paralyzed by spinal stenosis.

The Peoples Health navigator at the hospital contacted the Peoples Health nurse navigator at Alfred's doctor's office. Over a year's worth of personalized attention and care coordination followed.

Alfred needed surgery. He needed help. He needed to walk again.

After about six months in the hospital, Alfred came home, supported by a coordinated team of professionals including his Peoples Health social

worker and navigator, his home health nurse and aide, his physical therapist, his doctors. No part of it was easy for Alfred, but with unrelenting perseverance, he's back on his feet.

"Peoples Health has been there every step of the way," Alfred says.

"I've gone from not being able to walk to walking with a cane, and then driving. Peoples Health has really saved my life. Given my life back."

"Peoples Health has been there every step of the way."

Alfred J.
Peoples Health plan member





Ruth V.
*Peoples Health
plan member*

Meet Ruth V.

Getting There

“Peoples Health has just been a godsend.”

Learning you have breast cancer is not easy. Learning you need chemotherapy and radiation can be simply overwhelming. Everything gets more complicated. Beyond the medical issues facing Ruth V., even the simple things became difficult. How was she going to get across town for all her treatments?

Ruth doesn't drive, nor does she have anyone she can rely on to drive her. Or at least she didn't until her Peoples Health social worker helped her get the most out of her transportation benefit. “Without Peoples Health, mentally, I would have been gone,” Ruth says.

Solving her transportation problem and getting her to her appointments was just one of the ways Peoples Health helped.

“The people at Peoples Health have just almost renewed my faith in humanity,” Ruth says, “because they’ve just been my backbone. They’ve been my spine. They’ve been right there. They’re as important to me as my doctors, as my oncologist, as the nurses that give the chemo. They have been just as supportive and just as important to my health as anyone ... Peoples Health allows me to smile.”

Special Needs Plans

Additional benefits for people with both Medicare and Medicaid.

If you have Medicare and get additional medical assistance from the state of Louisiana, you could be getting even more benefits than you're getting now. Medicare uses the term "dual eligible" for people who qualify for Medicare and Medicaid, and Peoples Health offers what Medicare calls "special needs plans" to give dual eligibles more help.

In Louisiana, more people with Medicare and Medicaid have chosen a Peoples Health plan than any other Medicare Advantage special needs plan.*

Some Medicare Advantage organizations require you to have full coverage from Medicaid to join a dual-eligible plan. Peoples Health accepts most levels of Medicaid for our dual plans. If the state pays your Medicare Part B premium, call Peoples Health.

**CMS Special Needs Plan Comprehensive Report, August 2016.*

NEW FOR 2017: We've expanded our Peoples Health Secure Health (HMO SNP) special needs plan to cover people in nine additional parishes in southwest Louisiana. See back cover for details.



Hillary K.
Peoples Health plan member

Remember When 65 Was “Old”?

**65 is the age of new opportunities.
It's the time to do more, not less.**

In our decades of working with people over age 65, we've met so many people who are doing so many extraordinary things, they have completely shattered the myth that turning 65 means it's time to slow down.

In fact, we worked with the New Orleans Saints to create a program that recognizes people over 65 who do exceptional things. It's the Peoples Health Champions program, and it celebrates Excellence Through

Experience.™ Look for our Peoples Health Champion at every Saints home game.

You don't have to be a Peoples Health plan member to be a Peoples Health Champion, but our goal is to give all of our members the health support they need to be champions in their own ways.



Joy G.
*Peoples Health
plan member*

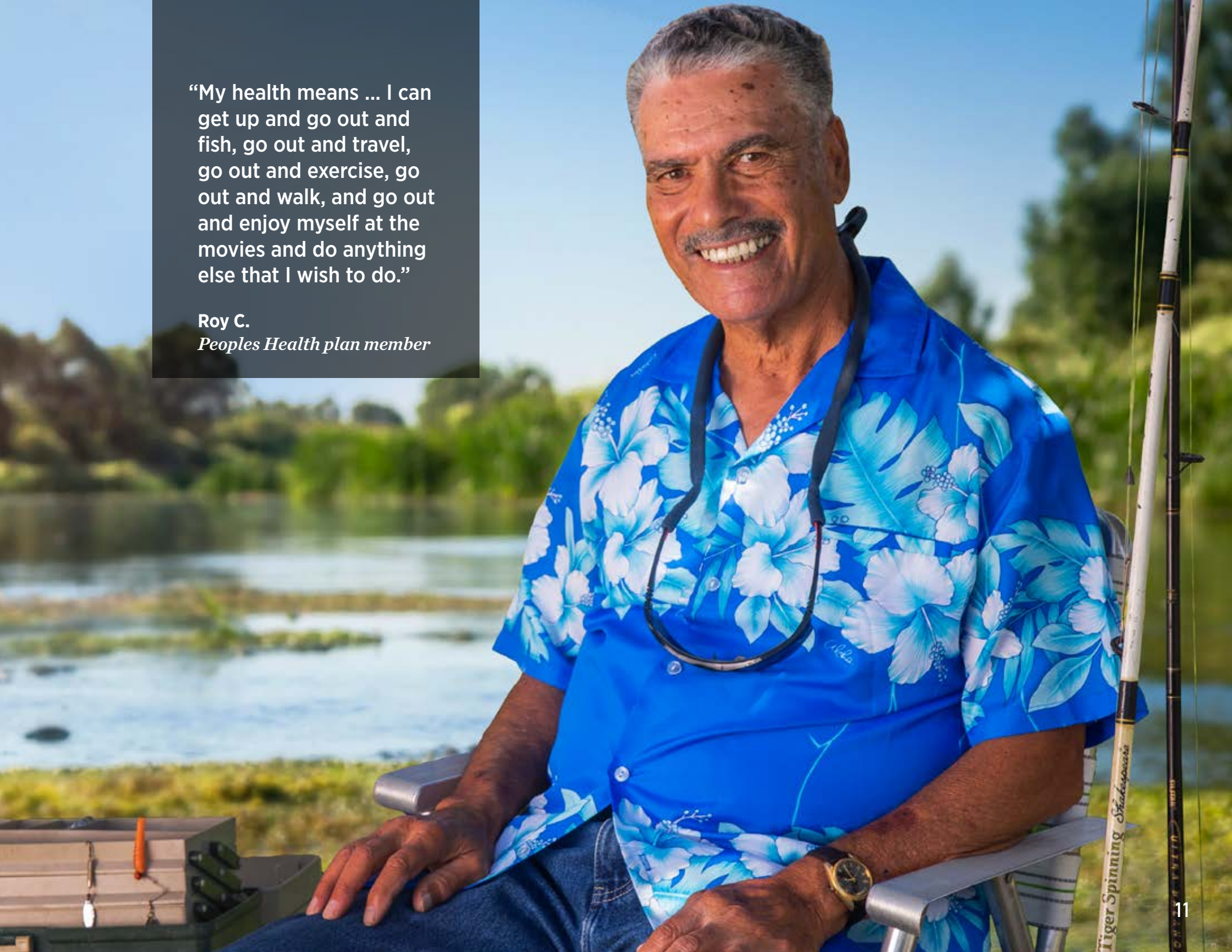
If you know someone who has done something extraordinary after turning 65, nominate them to be a Peoples Health Champion.

www.peopleshealth.com/champions

“My health means ... I can get up and go out and fish, go out and travel, go out and exercise, go out and walk, and go out and enjoy myself at the movies and do anything else that I wish to do.”

Roy C.

Peoples Health plan member



8 Things You Should Know About Medicare and Peoples Health

1. Medicare Advantage plans can give you more benefits and greater savings than Original Medicare.

Medicare Advantage plans are contracted and regulated by the Centers for Medicare & Medicaid Services, the federal agency that administers Medicare. When you join a Peoples Health plan, Medicare pays us to administer your benefits.

The healthier we can keep our members, the lower the healthcare costs. That's why we put so much emphasis on wellness programs, preventive medicine and coordination of care. We pass the savings back to our members through enhanced benefits.

2. Peoples Health does not replace your Medicare coverage.

When you join a Peoples Health plan, you are still enrolled in Medicare. (That's why you must continue to pay your Medicare Part B premium.) Peoples Health will administer your Medicare benefits instead of the federal government administering them.

3. There are only three requirements to enroll:

- A) You must reside in the plan service area.
- B) You must have both Medicare Part A and Part B.
- C) In general, you must not have end-stage renal disease (ESRD).

4. You do not need a physical exam to enroll.

You cannot be refused enrollment with Peoples Health for any pre-existing condition except ESRD. That said, we will ask you to have a comprehensive wellness assessment early in your membership. This will give you and your doctor valuable information about your health status, and it can aid in developing health goals.

5. You cannot be enrolled in two Part D drug plans at once.

All Medicare Advantage plans from Peoples Health include Medicare Part D prescription drug coverage. Medicare does not allow you to be enrolled in two Part D plans at once. When you enroll with Peoples Health, Medicare will transfer your Part D coverage from your previous plan to your Peoples Health plan. If you were paying a monthly premium for your previous Part D plan, you may now be able to save that money.

6. Not all Medicare plans provide coverage through the Part D Coverage Gap.

All Peoples Health Medicare plans provide continuous coverage through the Medicare Part D coverage gap (also called the doughnut hole) for tier 1 and 2 generic drugs on our formulary.

7. The Annual Enrollment Period may not be your only chance to change plans.

In general, Medicare beneficiaries can change the way they receive their Medicare benefits for next year during the Annual Enrollment Period from October 15 through December 7. There are exceptions — for instance, if you are eligible for Medicaid or enrolled in Medicare's Extra Help program, you can switch plans anytime. There is also a disenrollment period from January 1 through February 14 if you would like to return to Original Medicare.

8. Peoples Health is based in Louisiana.

As a locally based company, Peoples Health can work directly with plan members and their doctors to help achieve the best outcomes possible.



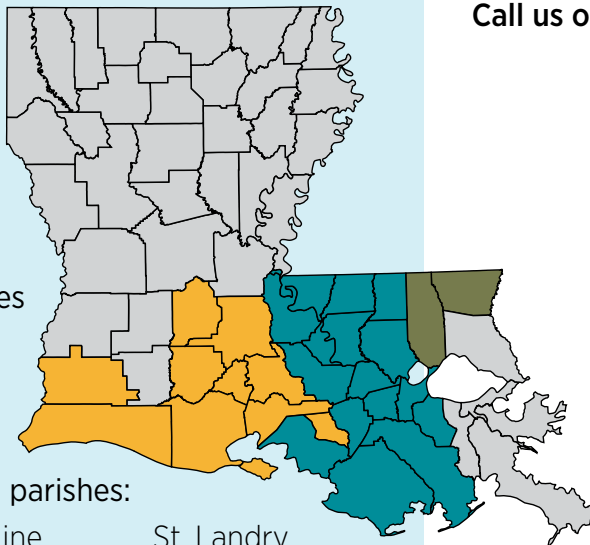
Ban T. and Mo N.
Peoples Health plan members

NEW FOR 2017: 25 PARISHES GET \$0 PLAN OPTIONS

We've added a new \$0 premium plan in nine parishes across southwest Louisiana.

And we've expanded a special needs plan to serve people with Medicare and Medicaid in those same nine parishes:

Acadia	Evangeline	St. Landry
Calcasieu	Iberia	St. Martin
Cameron	Lafayette	Vermilion



We've expanded a \$0 premium plan into 16 parishes:

Ascension	Livingston	St. John
Assumption	Pointe Coupee	St. Mary
E. Baton Rouge	St. Charles	Terrebonne
E. Feliciana	St. Helena	W. Baton Rouge
Iberville	St. James	W. Feliciana
Lafourche		

We've cut monthly premiums nearly in half in:

Tangipahoa	Washington
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It's easy to learn more or to enroll.

Call us or visit us online. We can even have a licensed representative come to you to discuss your options. There's no obligation.

Call 8 a.m. to 8 p.m., seven days a week, toll-free:

1-800-984-6565 (TTY: 711)

www.peopleshealth.com

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-984-6565 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-984-6565 (TTY: 711).

PEOPLES HEALTH

Your **Medicare Health Team**

Peoples Health • Three Lakeway Center
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Peoples Health is a Medicare Advantage organization with a Medicare contract to offer HMO plans. Enrollment depends on annual Medicare contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums, and copayments or coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. Peoples Health complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. H1961_PH2017OVBRO Accepted

**Even if you have talked to Peoples Health before,
FIND OUT WHAT'S NEW FOR 2017.
We think you'll like what you learn.**