

PEOPLES HEALTH



2019 MEDICARE RATING



# CHOICES 65

2020 PEOPLES HEALTH CHOICES 65 #14 (HMO)

**\$0** PLAN  
PREMIUM





**Lillie P.**  
Peoples Health plan member

# WELCOME

## Thank you for your interest in Peoples Health.

We've heard many times from our plan members that their health means everything to them. You probably feel the same way.

Whether you're healthy and fit or you've got a complicated condition, Peoples Health wants you to enjoy the best health possible.

A good first step is understanding your options. We hope the information in this booklet will help you learn a little more about Medicare and give you a better understanding of Peoples Health as a way of receiving your Medicare coverage.



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### 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.*

On the cover: Terrance P., Peoples Health plan member



# What is Peoples Health?

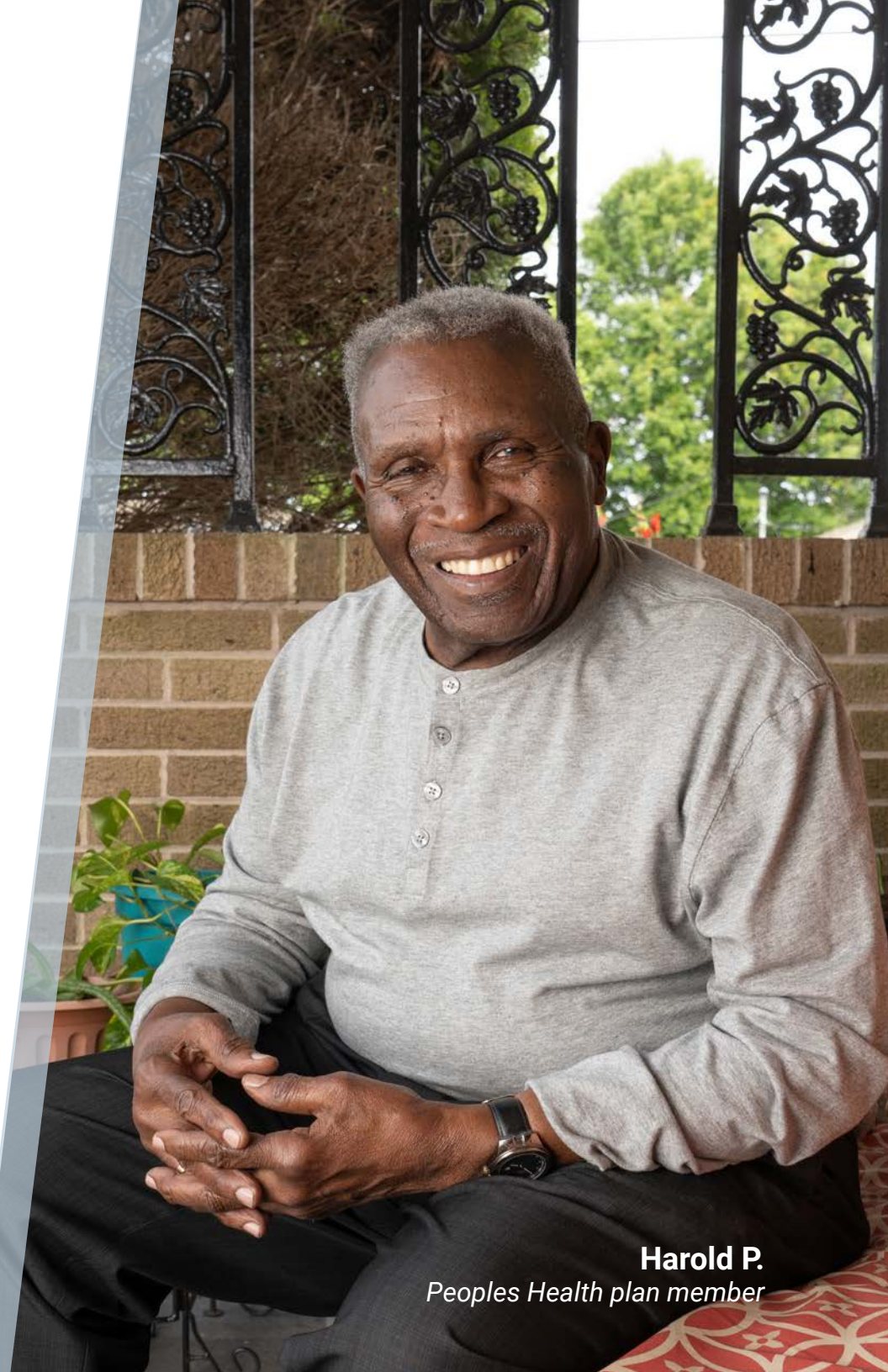
## **The choice of more than 75,000 Medicare beneficiaries in Louisiana.**

Founded in 1994 by medical providers and physicians, Peoples Health chose to focus on one thing: helping people with Medicare. That focus has helped Peoples Health become one of the largest Medicare Advantage organizations in Louisiana.\*

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 the communities we serve. But the best measure of success is how much we can help our plan members reach their own health goals. We want you to be as healthy as you can be.

When we hear plan members like Nola W. saying, "I love Peoples Health. It changed my life," we know we're doing things right.

*\*CMS enrollment report by contract, plan, state and county, June 2019.*



**Harold P.**  
Peoples Health plan member



A woman with dark, curly hair, wearing a bright pink short-sleeved top and a silver watch, is smiling. She is holding a large bouquet of pink and yellow flowers in her left arm and using pink-handled pruning shears on a green bush with pink flowers in her right hand. The background shows a white house with a porch and a wooden door.

# The ABCs (and D) of Medicare

## A

### **PART A is Hospital Insurance.**

It covers inpatient hospital services, skilled nursing facility care, hospice care and some home health services.

## B

### **PART B is Medical Insurance.**

It covers 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.

**Jane B.**  
Peoples Health plan member



# 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 \$1,364 deductible.\* For Part B services like doctor visits, there's another deductible, and after that you're generally responsible for 20 percent of the cost of those services.

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

Medicare Advantage plans (or Medicare Part C) can help reduce your costs. These plans generally offer more benefits than Original Medicare and often include Part D. Medicare Advantage plans are overseen by Medicare and are paid by Medicare to administer your benefits.

Nationwide, over 20 million people have chosen a Medicare Advantage plan for their Medicare coverage.<sup>^</sup>

*\*Deductible listed is for 2019 and may change for 2020.*

*<sup>^</sup>Henry J. Kaiser Family Foundation, "Medicare Advantage: A Fact Sheet," June 6, 2019.*



**James B.**  
Peoples Health plan member





**Sherry M.**  
*Peoples Health plan member*

# Rewards

## Incentives for taking care of your health.

We want you to be as healthy as you can be. Since we know that may take a bit of effort, we'll reward you for certain healthy activities.

For example, we ask our plan members to meet with a nurse practitioner to review their current health, their history, and their health goals. The official name for the visit is a **Comprehensive Wellness Assessment**. Its purpose is simple: to promote prevention and early detection and to provide valuable information to your primary care doctor.

If you are a Peoples Health plan member, you can earn a gift card from us for retailers such as CVS Pharmacy, Shell, Walmart, or others — just for getting that wellness assessment. It's just one of the ways we try to help you enjoy the best health possible.



# The Measure of Quality

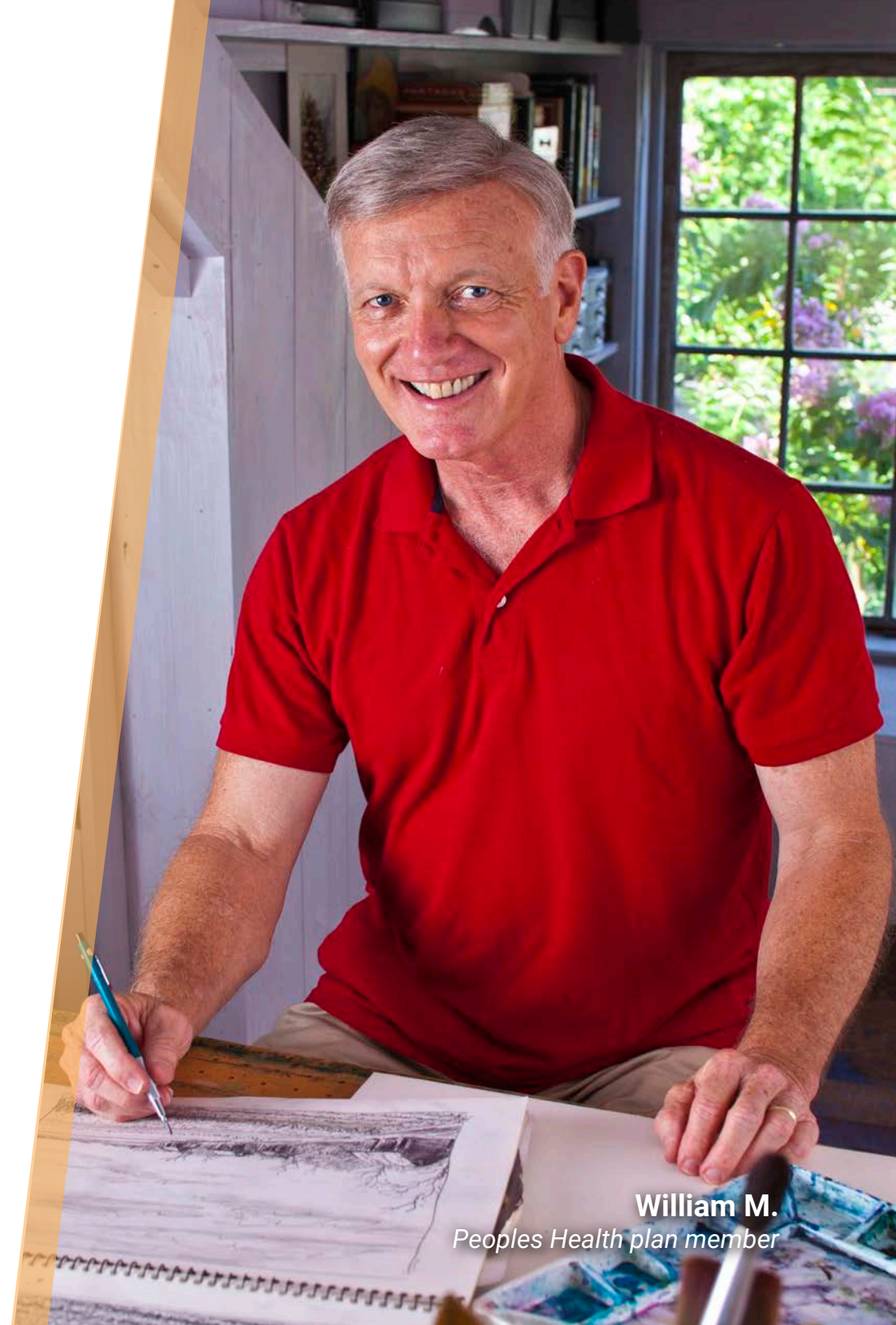
**Peoples Health: 4.5 out of 5 stars for 2019. Highest rated plans in Louisiana.**



It may be easy to compare plans based on costs and copayments, but Medicare also offers a measure of quality. It's their star rating.

Medicare developed its star rating system to give people with Medicare an objective measure of a plan's performance. The rating system gives people a way to consider quality as well as cost as they make their enrollment decisions. Medicare evaluates plans every year and scores them on a scale of 1 to 5 stars, with 5 stars indicating the highest performance.

Medicare started rating Medicare Advantage plans in 2008, and Peoples Health has always scored high. For the last four years, we earned a rating of 4 stars or higher out of 5. In 2019, only 1 in 5 plans nationwide earned 4.5 stars or higher. In Louisiana, only Peoples Health reached 4.5 stars — the highest quality rating in the state.



**William M.**  
Peoples Health plan member





**Ronald L.**  
*Peoples Health plan member*



# Does your coverage give you this?



## **Part B Premium Give Back—You get back \$30 per month**

Peoples Health will reduce your Medicare Part B premium by \$30 per month. It's like getting a raise on your Social Security check. You can spend that money any way you want.

The reduction is administered through the Social Security Administration. Depending on how you pay the Medicare premium, it will show as an increase in your Social Security check or a credit on your Part B premium statement.



## **Over-the-Counter Health and Wellness Items**

Health-related items and nonprescription medications: **\$0**

Peoples Health covers certain over-the-counter medications and health and wellness products— up to **\$60** every quarter from our network mail-order provider.



## **Meals After Hospital Stays**

Two meals a day for five days after an inpatient hospital stay: **\$0**

Good nutrition is important for your recovery and we want you to get well.



## **Respite Care Services**

4-hour session: **\$0**

Short-term relief for caregivers of plan members with dementia, including Alzheimer's disease. Coverage for up to 12 four-hour respite care sessions per year.



## **Hearing Aid Coverage**

Hearing aid exam for evaluation and fitting: **\$0** | Hearing aids: **\$0**

Up to two hearing aids (one per ear) each year, up to a maximum of \$1,000 for both aids combined.



## **The Doctor Will "See" You Now**

Virtual Visits: **\$0**

When you need care — anytime, day or night — Virtual Visits can be a great option. From treating colds and fevers to caring for migraines and allergies, you can connect with a doctor using your computer or mobile device.



# Peoples Health Choices 65 #14 (HMO)

**\$0**

Monthly Plan  
Premium

**\$30**

Part B Premium  
Give Back<sup>‡</sup>

## Doctor Visits

Primary Care Physician Visit	<b>\$0</b>
Virtual Visit	<b>\$0</b>
Specialist Visit	<b>\$30</b>

## Preventive Care<sup>+</sup>

Pap Smears, Pelvic Exams, Mammograms	<b>\$0</b>
Prostate and Colorectal Cancer Screenings	<b>\$0</b>
Bone Mass Measurement	<b>\$0</b>
Vaccinations (flu, pneumonia, hepatitis B)	<b>\$0</b>

## Labs and Tests<sup>++</sup>

Lab Services	<b>\$0</b>
Diagnostic Tests, X-rays	<b>\$0</b>
Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	<b>\$85</b>

## Outpatient Surgery

Outpatient Hospital Facility or Ambulatory Surgical Center	<b>\$125</b>
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## Inpatient Hospital Care per admission

Inpatient Deductible	<b>\$0</b>
Hospital Stay (per day for days 1-10)	<b>\$85</b>
Hospital Stay (for days 11 and beyond)	<b>\$0</b>

## Worldwide Emergency and Urgent Care<sup>❖</sup>

Emergency Care – Copay waived if admitted	<b>\$90</b>
Urgently Needed Care	<b>\$20</b>

## Emergency Transportation per one-way trip

Emergency Ambulance Services (ground or air)	<b>\$235</b>
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## Home Health

Home Health Care	<b>\$0</b>
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## Skilled Nursing Facility Care

Semiprivate Room and Board (per day for days 1-20)	<b>\$0</b>
Semiprivate Room and Board (per day for days 21-100)	<b>\$165</b>

## Outpatient Services and Supplies

Occupational, Physical or Speech Therapy Visit	<b>\$10</b>
Durable Medical Equipment (DME) (wheelchairs, oxygen, etc.)	<b>20% coinsurance</b>
Diabetes Monitoring Supplies (test strips, monitor, etc., from a preferred DME provider)	<b>\$0</b>

## Mental Health and Substance Abuse Treatment

Inpatient Mental Health Care (per day for days 1-10)	<b>\$85</b>
Inpatient Mental Health Care (per day for days 11-90)	<b>\$0</b>
Outpatient Mental Health Visit	<b>\$20</b>
Substance Abuse Treatment Visit	<b>\$25</b>



# Additional Benefits not covered by Original Medicare

Over-the-Counter Health and Wellness Items	
\$60 allowance (every quarter by mail order)	<b>\$0</b>
Meals	
Meals After Hospital Stays (up to two meals per day for five days after an inpatient hospital stay)	<b>\$0</b>
Vision Services	
Routine Eye Exam	<b>\$20</b>
Eyeglasses or Contact Lenses (one pair per year)	<b>\$0</b>
Hearing Aid Services <sup>≈</sup>	
Hearing Aid Exam for Evaluation and Fitting	<b>\$0</b>
Hearing Aids (up to one per ear, max of \$1,000 for both)	<b>\$0</b>
Dental	
Oral Exams and Cleanings (every six months)	<b>\$0</b>
X-rays (one set per year)	<b>\$0</b>
Comprehensive Dental (such as fillings and dentures, \$50 deductible applies; up to \$2,000 in coverage)	<b>Copays vary</b>
Respite Care for members with Alzheimer's or dementia	
Up to 12 respite care sessions per year (each session can be up to four hours)	<b>\$0</b>
Fitness	
Health Club Membership	<b>\$0</b>

Medicare Part D Prescription Drug Coverage		
Network Pharmacies	30-Day Supply	90-Day Supply
Tier 1	<b>\$0</b>	<b>\$0</b>
Tier 2	<b>\$10</b>	<b>\$0</b> preferred mail order
Tier 3	<b>\$45</b>	<b>\$135</b>
Tier 4	<b>\$100</b>	<b>\$300</b>
Tier 5	<b>33%</b> coinsurance	<b>33%</b> coinsurance

Tier 1 and 2 generics COVERED through the Coverage Gap

‡Part B Premium Give Back is the amount of your Medicare Part B premium paid by Peoples Health.

\*Lab services, diagnostic tests and X-rays at a doctor's office or outpatient hospital may have higher out-of-pocket costs.

+Office visit copay may apply.

≈Hearing aid services provided through the TruHearing network.

❖Emergency care copay waived if admitted to inpatient hospital care within 24 hours for the same condition. Up to \$5,000 of coverage for emergency and urgently needed care (combined) outside the U.S. and its territories.





**Peoples Health  
Choices 65  
is available in the  
following  
parishes:**

- |                  |                  |
|------------------|------------------|
| ✓ Ascension      | ✓ Pointe Coupee  |
| ✓ Assumption     | ✓ St. Bernard    |
| ✓ E. Baton Rouge | ✓ St. Charles    |
| ✓ E. Feliciana   | ✓ St. Helena     |
| ✓ Iberville      | ✓ St. James      |
| ✓ Jefferson      | ✓ St. John       |
| ✓ Lafourche      | ✓ St. Mary       |
| ✓ Livingston     | ✓ Terrebonne     |
| ✓ Orleans        | ✓ W. Baton Rouge |
| ✓ Plaquemines    | ✓ W. Feliciana   |

If you live in a different parish, call to see what Peoples Health plans are available in your area.

**If you have Medicare and get medical assistance from the state—such as paying your Part B premium—ask about a Peoples Health special needs plan. You may be entitled to additional coverage and savings.**

**PEOPLES HEALTH**

***Challenge***

**Compare your Medicare  
coverage to a Peoples Health  
Medicare Advantage plan.**

**Ready to enroll?**

**Here are three easy ways  
to enroll today:**



Call toll-free  
**1-800-536-3570**  
**(TTY: 711)**



Visit us online at  
**[www.peopleshealth.com](http://www.peopleshealth.com)**



Book an in-home  
appointment





For more information on Medicare or our plan benefits, call toll-free:

**1-800-536-3570 (TTY: 711)**

8 a.m. to 8 p.m.

Seven days a week *from October 1 through December 7*

*Monday through Friday from December 8 through September 30*

Asistencia disponible en español.



Your **Medicare Health** Team

Three Lakeway Center | 3838 N. Causeway Blvd., Suite 2200 | Metairie, LA 70002 | [www.peopleshealth.com](http://www.peopleshealth.com)



Connect with us.

This plan overview is for Peoples Health plan H1961-014-01. Peoples Health is a Medicare Advantage organization with a Medicare contract to offer HMO plans. Enrollment depends on annual Medicare contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. Peoples Health is rated 4.5 out of 5 stars for 2019. The "highest-rated" designation is based on the Medicare star ratings for Medicare Advantage and Special Needs Plans listed in the CMS publication "Medicare & You 2019."

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