



PEOPLES HEALTH



2019 MEDICARE RATING

CHOICES VALUE

2020 PEOPLES HEALTH CHOICES VALUE (HMO)

CHOICES GOLD

2020 PEOPLES HEALTH CHOICES GOLD (HMO-POS)

\$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.



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: Marie M., Peoples Health plan member

What is Peoples Health?

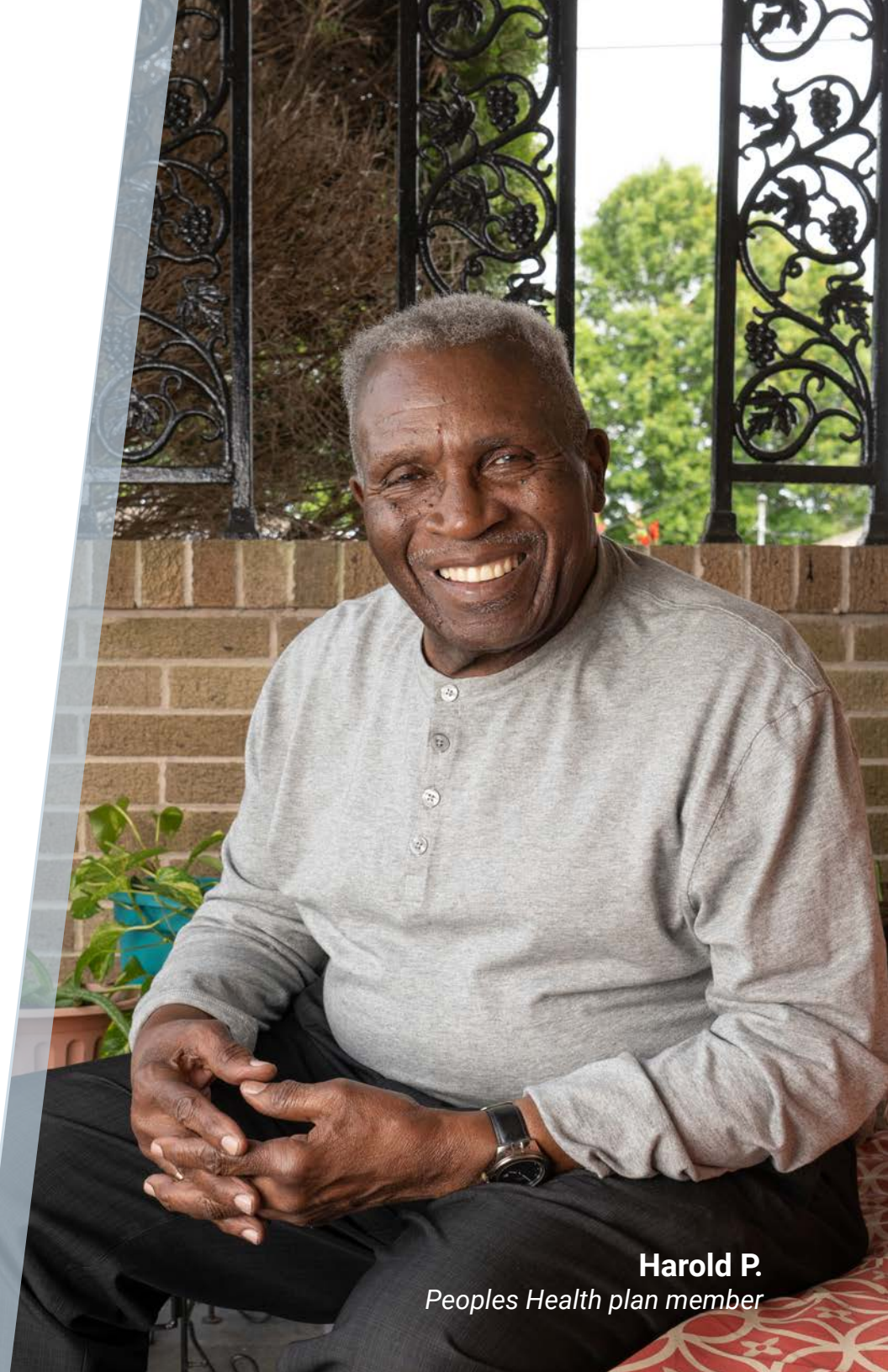
**The choice of more than 75,000
Medicare beneficiaries in Louisiana.**

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 watch, is smiling and holding a bouquet of pink and yellow flowers. She is standing in front of a white house with a porch and greenery. She is also holding a pair of pink scissors, appearing to be trimming a bush.

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.[^]

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

[^]Henry J. Kaiser Family Foundation, "Medicare Advantage: A Fact Sheet," June 6, 2019.



James B.
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.

Sherry M.
Peoples Health plan member

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

You Have Choices!

Choose more money in your Social Security check or lower copays and more services.

At Peoples Health, we want you to enjoy the best health possible – and the best plan for your needs. If you want more money in your Social Security check every month, our Choices Value plan may be what you're looking for. If you want lower copays and more services than Choices Value, our Choices Gold plan may be right for you.

NEW: Peoples Health Choices Value

Get a \$40 Part B premium Give Back every month for the year 2020. What's a Give Back? We pay \$40 per month of your Part B premium.* That's \$480 over the course of the year. And you can use that money any way you want!

Choices Value members enjoy:

- \$0 plan premium
- All the benefits of Medicare
- \$40 Give Back each month
- \$0 fitness center membership
- \$0 preventive dental coverage
- Part D drug coverage
- **And more!**

Peoples Health Choices Gold

Get lower out-of-pocket costs, more benefits and out-of-network coverage.

Choices Gold members enjoy:

- \$0 plan premium
- All the benefits of Medicare
- \$0 over-the-counter medications and health and wellness products – **\$40 allowance** per calendar quarter
- \$0 fitness center membership
- \$0 Meals after hospital stays
- \$0 eyeglasses or contact lenses
- \$0 hearing aids – up to \$1,000 in coverage
- Preventive and comprehensive dental coverage
- Respite care for members with dementia
- Part D drug coverage
- **And more!**

*The Give Back is administered through the Social Security Administration, and depending on how you pay your Part B premium, it will show as an increase in your monthly Social Security check or a credit on your Part B statement.

Peoples Health Choices Gold (HMO-POS)

Peoples Health Choices Value (HMO)

\$0
Monthly Plan
Premium

Part B Premium Give Back & Network	Value	Gold
Monthly Part B Premium Give Back	\$40	\$0
Out-of-Network Coverage	X	✓*
Doctor Visits		
Primary Care Physician Visit	\$20	\$0
Virtual Visit	\$0	\$0
Specialist Visit	\$50	\$40
Preventive Care ⁺		
Pap Smears, Pelvic Exams, Mammograms	\$0	\$0
Prostate and Colorectal Cancer Screenings	\$0	\$0
Bone Mass Measurement	\$0	\$0
Vaccinations (flu, pneumonia, hepatitis B)	\$0	\$0
Labs and Tests ^{Δ+}		
Lab Services	\$20	\$0
Diagnostic Tests, X-rays	\$20	\$10
Advanced Imaging (MRI, MRA, CT, CTA, etc.)	\$130	\$120
Outpatient Surgery Ambulatory Surgical Center or Outpatient Hospital		
Outpatient Surgery	\$350	\$250
Inpatient Hospital Care per admission		
Inpatient Deductible	\$0	\$0
Hospital Stay per day	\$350 (days 1-5)	\$195 (days 1-10)
Hospital Stay (beyond day 5 for Value or day 11 for Gold)	\$0	\$0

Worldwide Emergency and Urgent Care❖	Value	Gold
Emergency Care – Copay waived if admitted	\$90	\$90
Urgently Needed Care	\$50	\$40
Emergency Transportation per one-way trip		
Emergency Ambulance Services (ground or air)	\$235	\$260
Home Health		
Home Health Care	\$0	\$0
Skilled Nursing Facility Care		
Semiprivate Room and Board (per day for days 1-20)	\$0	\$0
Semiprivate Room and Board (per day for days 21-100)	\$165	\$165
Outpatient Services and Supplies		
Occupational, Physical or Speech Therapy Visit	\$40	\$20
Durable Medical Equipment (DME) (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance
Diabetes Monitoring Supplies (test strips, monitor, etc., from a preferred DME provider)	\$0	\$0
Mental Health and Substance Abuse Treatment		
Inpatient Mental Health Care	\$350 (days 1-5)	\$195 (days 1-9)
Inpatient Mental Health Care (days 6-90 for Value, 10-90 for Gold)	\$0	\$0
Substance Abuse Specialist Office Visit or Outpatient Mental Health Visit	\$40	\$40

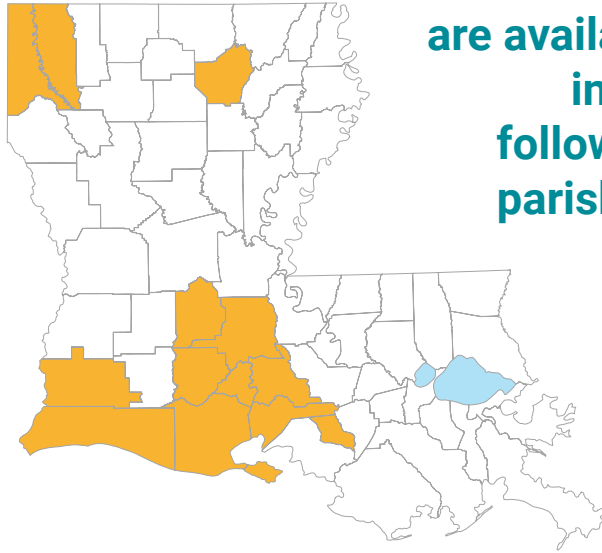
Additional Benefits not covered by Original Medicare

Over-the-Counter Health and Wellness Items	Value	Gold
\$40 allowance (every quarter by mail order)	x	\$0
Meals		
Meals After Hospital Stays (up to two meals per day for five days after an inpatient hospital stay)	x	\$0
Vision Services		
Routine Eye Exam	\$0	\$35
Eyeglasses or Contact Lenses (one pair per year)	x	\$0
Hearing Aid Services [≈]		
Hearing Aid Exam for Evaluation and Fitting	x	\$0
Hearing Aids (up to one per ear, max of \$1,000 for both)	x	\$0
Dental		
Oral Exams and Cleanings (every six months)	\$0	\$0
X-rays (one set per year)	\$0	\$0
Comprehensive Dental (such as fillings and dentures, \$50 deductible applies; up to \$1,250 in coverage)	x	Copays vary
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)	x	\$0
Fitness		
Health Club Membership	\$0	\$0

Medicare Part D Prescription Drug Coverage				
	Choices Value		Choices Gold	
	30-Day Supply	90-Day Supply	30-Day Supply	90-Day Supply
Tier 1	\$0	\$0	\$0	\$0
Tier 2	\$10	\$0 preferred mail order	\$10	\$0 preferred mail order
Tier 3	\$45	\$135	\$45	\$135
Tier 4	\$100	\$300	\$100	\$300
Tier 5	27% coinsurance		33% coinsurance	
Tier 1 and 2 generics COVERED through the Coverage Gap Choices Value has a \$300 deductible on Tiers 4 and 5.				

+Office visit copay may apply. ‡Part B Premium Give Back is the amount of your Medicare Part B premium paid by Peoples Health. *Costs listed are for in-network services. Out-of-network coverage has a \$1,500 deductible and is available for many services, in most cases at 30% coinsurance. Some limitations and restrictions may apply. ΔLab services, diagnostic tests and X-ray costs may vary based on location of service. ≈Hearing aid services 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 Gold and Choices Value are available in the following parishes:



- ✓ Acadia
- ✓ Bossier
- ✓ Caddo
- ✓ Calcasieu
- ✓ Cameron
- ✓ Evangeline
- ✓ Iberia
- ✓ Lafayette
- ✓ Ouachita
- ✓ St. Landry
- ✓ St. Martin
- ✓ Vermilion

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



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



Connect with us.

This plan overview is for Peoples Health plan H1961-017 and Peoples Health plan H1961-018. 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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