



**PEOPLES HEALTH**



**2019 MEDICARE RATING**

# SECURE HEALTH

2020 PEOPLES HEALTH SECURE HEALTH (HMO D-SNP)

**\$0**  
YOU PAY **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: Barbara E., Peoples Health plan member



# What is Peoples Health?

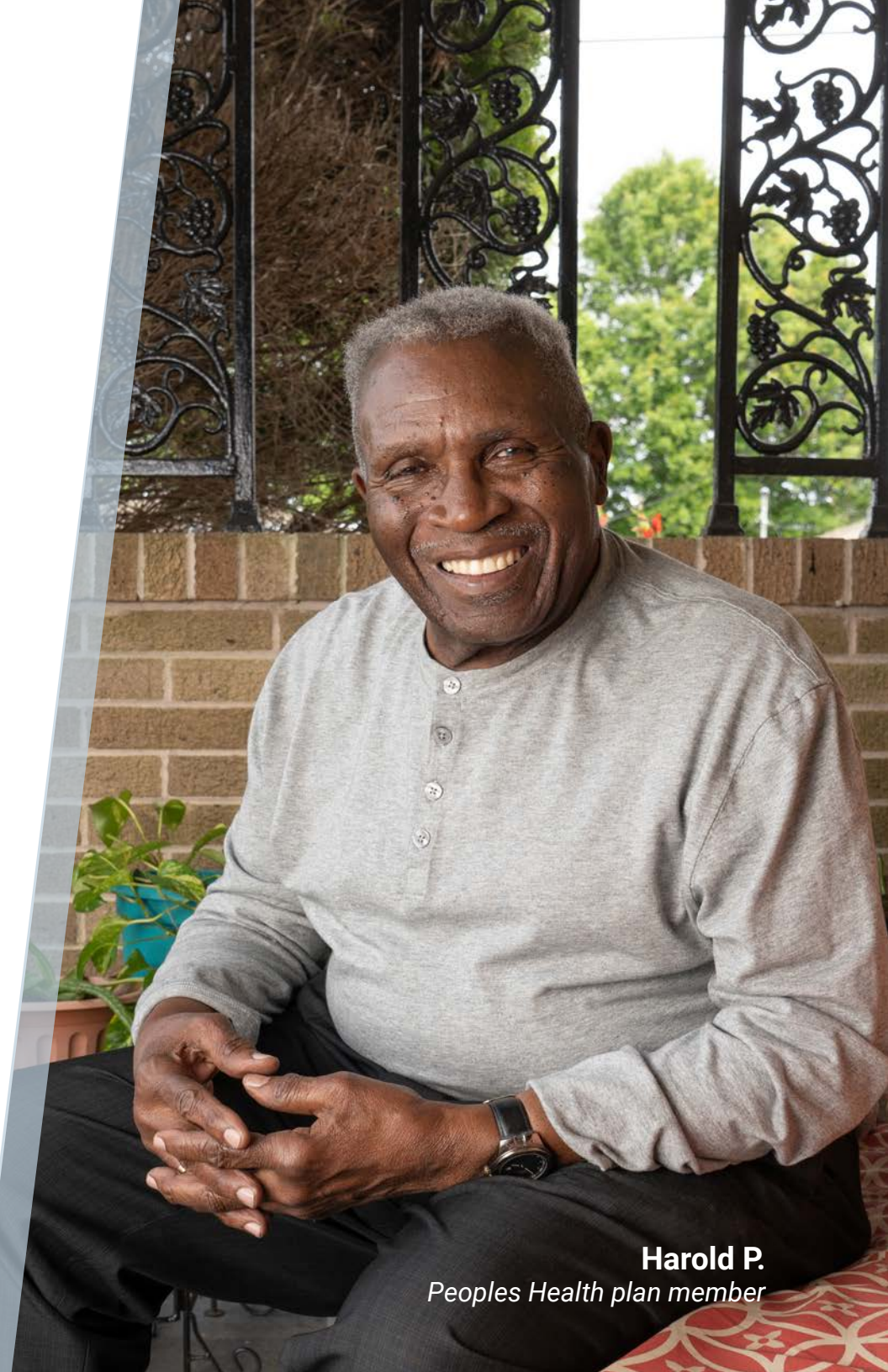
**The choice of more than 75,000  
Medicare beneficiaries in Louisiana.**

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 short brown 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 gardening.

# 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





# 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*



# Does your coverage give you this?



## 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 **\$125** every quarter from our network mail-order provider.



## Meals After Hospital Stays

Three meals a day for seven 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**

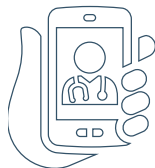
Short-term relief for caregivers of plan members with dementia, including Alzheimer's disease. Coverage for up to 12 four-hour respite care sessions per year.



## 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 Secure Health (HMO D-SNP)

Plan Premium	
Monthly Plan Premium	<b>\$0</b>
Doctor Visits	
Primary Care Physician Visit	<b>\$0</b>
Virtual Visit	<b>\$0</b>
Specialist Visit	<b>\$0 or \$20</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>\$0 or \$75</b>
Outpatient Surgery	
Outpatient Hospital Facility or Ambulatory Surgical Center	<b>\$0</b>
Inpatient Hospital Care per admission	
Inpatient Deductible	<b>\$0</b>
Hospital Stay (per day for days 1-10)	<b>\$0 or \$75</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>\$0 or \$50</b>
Urgently Needed Care	<b>\$0</b>
Worldwide Emergency Transportation <sup>❖</sup> per one-way trip	
Emergency Ambulance Services (ground or air)	<b>\$0 or \$75</b>
Home Health	
Home Health Care	<b>\$0</b>
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>\$0 or \$100</b>
Outpatient Services and Supplies	
Occupational, Physical or Speech Therapy Visit	<b>\$0</b>
Durable Medical Equipment (DME) (wheelchairs, oxygen, etc.)	<b>\$0</b>
Diabetes Monitoring Supplies (test strips, monitor, etc.)	<b>\$0</b>
Mental Health and Substance Abuse Treatment	
Inpatient Mental Health Care (per day for days 1-10)	<b>\$0 or \$75</b>
Inpatient Mental Health Care (per day for days 11-90)	<b>\$0</b>
Outpatient Mental Health or Substance Abuse Treatment Visit	<b>\$0 or \$10</b>



# Additional Benefits not covered by Original Medicare

Over-the-Counter Health and Wellness Items	
\$125 allowance (every quarter by mail order)	<b>\$0</b>
Meals	
Meals After Hospital Stay (up to three meals per day for seven days after an inpatient hospital stay)	<b>\$0</b>
Vision Services	
Routine Eye Exam	<b>\$0</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; up to \$2,000 in coverage)	<b>\$0</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>

## Nonemergency Transportation such as trips to and from your doctor's office

Routine Transportation (per one-way trip within 40 miles of your home, up to 48 trips per year) **\$0**

## Medicare Part D Prescription Drug Coverage

For up to a 30-Day Supply at Network Pharmacies

Generics **\$0 or \$1.30 or \$3.60**

Brands **\$0 or \$3.90 or \$8.95**

90-day supplies of maintenance medications available at retail pharmacies and by mail order.

This plan is available to anyone who has both medical assistance from the state and Medicare. Copays vary depending on your Medicaid and Extra Help levels.

+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 in coverage for emergency transportation, emergency care and urgently needed care (combined) outside the U.S. and its territories.



## Peoples Health Secure Health is available in these parishes:

- |                  |                        |
|------------------|------------------------|
| ✓ Acadia         | ✓ Plaquemines          |
| ✓ Ascension      | ✓ Pointe Coupee        |
| ✓ Assumption     | ✓ St. Bernard          |
| ✓ Bossier        | ✓ St. Charles          |
| ✓ Caddo          | ✓ St. Helena           |
| ✓ Calcasieu      | ✓ St. James            |
| ✓ Cameron        | ✓ St. John the Baptist |
| ✓ E. Baton Rouge | ✓ St. Landry           |
| ✓ E. Feliciana   | ✓ St. Martin           |
| ✓ Evangeline     | ✓ St. Mary             |
| ✓ Iberia         | ✓ St. Tammany          |
| ✓ Iberville      | ✓ Tangipahoa           |
| ✓ Jefferson      | ✓ Terrebonne           |
| ✓ Lafayette      | ✓ Vermilion            |
| ✓ Lafourche      | ✓ Washington           |
| ✓ Livingston     | ✓ W. Baton Rouge       |
| ✓ Orleans        | ✓ W. Feliciana         |
| ✓ Ouachita       |                        |

Peoples Health Secure Health is available to people with both Medicare and Medicaid or additional assistance from the state.

**If you do not qualify for this plan, ask about other Peoples Health plans available in your parish.**

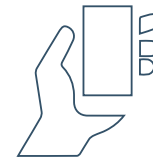
# PEOPLES HEALTH

## 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.

The plan's monthly premium is paid by Medicare's Extra Help program. This plan overview is for Peoples Health plan H1961-003. Peoples Health is a Medicare Advantage organization with a Medicare contract to offer HMO plans and a contract with the state Medicaid program. 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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