

Making the Most of Medicare

Whether you're applying for Medicare for the very first time or looking to make changes to your current plan, El Camino Health encourages you to stay informed. By reviewing your options, you can ensure you are making the most of the benefits Medicare provides. These tips can help you get started.

Do your homework.

This is far less daunting than it sounds. You should be getting Medicare information on parts A and B about three months prior to your 65th birthday. You can get a good grasp of the basics at [medicare.gov](https://www.medicare.gov), but the easiest way to get the information and advice you need is to consult an insurance broker who specializes in Medicare.

Know your A, B, Cs and Ds.

Part A is your hospital coverage and part B is your doctor coverage. Parts A and B are administered by the Center for Medicare and Medicaid Services. Part D is prescription drug coverage which is administered by approved private insurance companies that contract with Medicare. Part C, also known as Medicare Advantage, is a PPO or HMO managed care plan that encompasses parts A, B and D.

Find out whether your current or preferred physicians take Medicare.

This is up to each individual doctor. Some take original Medicare and some don't. Some take Medicare Advantage plans while others don't. Talk to your primary doctor and make sure all your specialists are in your chosen plan before you enroll. You can see a list of Medicare Advantage plans accepted at El Camino Health on the next page.

Work with a broker.

There's no downside to working with a reputable broker. The services are free and brokers will provide unbiased information on various health plans and medical groups. Don't like filling out forms? Your broker can also help you enroll online, by email or by sending you an application packet via mail or fax to fill out and send back.

Don't settle for your current plan.

If you're already enrolled in Medicare and you're happy with your plan and doctors, that's great. But if you feel like you need a better option or access to a network of physicians or hospitals that aren't available to you now, do a little more research on your own or call a broker to help guide you.

To get help finding a doctor who's right for you, call [408-933-9319](tel:408-933-9319).

Important Screenings and Immunizations Covered by Medicare

Your Medicare coverage includes several annual or one-time screenings and routine immunizations that can help keep you healthy and well. Review this list with your doctor to make sure you're getting the tests and preventive care you need for your health:

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurement
- Cardiovascular screening
- Colorectal cancer screenings, including colonoscopy or flexible sigmoidoscopies
- Depression screening
- Diabetes screening
- Glaucoma test
- Hepatitis B & C screening
- HIV screening
- Lung cancer screening
- Mammogram
- Obesity screenings & counseling
- Pap smear, pelvic & breast exams
- Prostate cancer screening
- Sexually transmitted infections (STI) screening & counseling
- Vaccinations including flu, hepatitis B and pneumococcal shots



Getting the Most from Medicare Starts with the Right Primary Care

Your most important partner for helping you manage your health is your primary care physician (PCP). Your PCP is the doctor who oversees your overall health, helps you prevent or manage chronic conditions and coordinates specialty care when you need it. This is the doctor who treats you when you're sick and provides strategies to keep you healthy as you age. You can count on your doctor to:

- **Oversee your general wellness, perform your physicals and keep you up to date on routine screenings and immunizations.**
- **Provide guidance on lifestyle-related matters — such as nutrition, sleep, exercise, controlling stress and smoking cessation — and refer you to specialists when necessary.**
- **Help you manage chronic conditions that can put you at higher risk, such as high blood pressure, high cholesterol and type 2 diabetes.**
- **Identify specialists, resources and programs to create a personalized care resource for all of your needs.**
- **Coordinate your care with other healthcare physicians.**

Choosing the right doctor should be the start of a long, healthy relationship. Consider your personal preferences, such as:

- **Whether you'd prefer a male or female doctor**
- **Language preferences, especially if English is your second language**
- **In-person and/or video appointment options**
- **Office hours and locations**
- **Online tools for reviewing records and communicating with care team**
- **Other resources you might need access to, such as Urgent Care, lab and imaging**
- **Affiliation with highly rated hospital(s)**
- **Partnership with a network of board certified specialists**

El Camino Health delivers exceptional, personalized care through our network of 100+ primary care doctors* and specialists. We have 12 convenient locations, including lab and imaging as well as Urgent Care clinics with extended hours. Most physicians accept Medicare, and we are partners with several Medicare Advantage plans:

Alignment Healthcare
Anthem
SCAN
UnitedHealthcare

Not sure about your Medicare options? A Simpler Horizons advisor can answer your questions and help you decide what plan is best for your needs. Stop by their Medicare Resource Center at our Willow Glen clinic at 625 Lincoln Avenue in San Jose, or call **1-866-900-1957**.**

*El Camino Medical Associates (ECMA) and the San Jose Medical Group (SJMG) are affiliated with El Camino Health and Silicon Valley Medical Development.

**Simpler Horizons is a licensed insurance broker. El Camino Health does not endorse Simpler Horizons or any of its brokers.