

# 7 SIGNS YOU NEED A NEW MEDICARE ADVANTAGE PLAN

A Better Plan for

Me



scan

medicare advantage

SCAN DESERT HEALTH PLAN

## Welcome, neighbor!

The journey to better health is ever-changing, but SCAN Desert Health Plan is right here with you, ready to help you get the care and coverage you need in 2024. As a not-for-profit health plan, SCAN has over 45 years of experience keeping seniors healthy and independent.

We created this unique booklet just for you. You'll find useful information on every page—from must-read articles to a Medicare profile quiz, a plan comparison chart to a Medicare Cheat Sheet and more. And don't be afraid to write on the pages—it's the best place to jot down all your notes for safekeeping.

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If you run into any questions, our knowledgeable Medicare Advantage experts are always here to help. Call us at **1-877-807-5792** or visit **[www.scandeserthealthplan.com](http://www.scandeserthealthplan.com)**.





**Better Medicare for**

**Me**



## 7 Signs You Need a New Medicare Advantage Plan

Each year during Medicare's Annual Enrollment Period, you can review your current Medicare coverage and switch to a different plan. But how do you know when it's time to enroll in something new?

While there are many signs it's time for a new Medicare Advantage plan, here are the seven we see most often:

### 1. You haven't compared your current Medicare plan to other plans in a long time

Medicare is always changing. Each year, insurers make changes and updates to their plans, so there's a chance the plan you enrolled in may no longer be the best choice for your needs. If you haven't compared your current coverage to what's available in the market, you could be missing out on potential savings and better coverage.

### 2. You're paying high costs for your coverage

How much are you paying out of pocket on your current plan? If the answer is "too much" or "more than what's budgeted," then you may want to start exploring other plans to see where you can save on costs.

### 3. Your health needs have changed

It's a good idea to assess your current health needs and anticipate any changes that may happen in the future. If your current plan isn't covering the changing aspects of your health, then it's time to switch to a plan that better suits your needs.

### 4. The customer service for your current plan doesn't have your back

Medicare can be complicated and confusing, so you'll want to make sure you have the right support from your Medicare insurance provider. If you don't feel like your current Medicare plan provides the customer service you need, then it's time to find a plan that's got you covered.

### 5. You're unhappy with your current care providers

Finding the right doctor or specialist can make a world of difference to your health. Sometimes it takes switching to a different plan to find the right care provider for you.



## 6. You have gaps in your current coverage

Gaps in coverage can be costly and may also prevent you from seeking the care you need. For example, if you know you'll have to pay out of pocket for preventive dental cleanings, you may avoid going to the dentist, which can lead to more expensive problems down the road. You'll want to ensure your current plan is covering any gaps in your health care needs.

## 7. You've experienced a personal or financial life change

What worked for you last year may not work for you in the upcoming year—and that's okay. If you've experienced a shake-up in life, you don't need to stick with your current Medicare plan if it's no longer working for you. And depending on the type of life-changing event you've experienced, you may qualify for a Medicare Special Enrollment Period (SEP). If you qualify for a SEP, you won't need to wait until Annual Enrollment Period to get better coverage.

**It's important  
to compare what  
you have now  
to what's  
available in your  
area.**

## QUIZ:

### What's Your Medicare Profile?

Take this quiz to find a better Medicare Advantage plan based on your living situation, health needs and budget. Circle your answer to each question and, when finished, count which number you circled the most and match it to the profile that fits you best.

#### When you're traveling, what matters most to you?

1. Having the most fun while staying on budget
2. Treating myself to the best of the best
3. The journey itself

#### When selecting a health care plan, what's most important to you?

1. The cost
2. Getting access to excellent doctors and care providers
3. Knowing I can access the care I need wherever I go

#### Which best describes you?

1. Thrifty—I can make a dollar stretch while getting some great items in return
2. Health-conscious—I know my health is a top priority
3. Adventurous—I love to hit the road to see loved ones or explore

#### Which sounds most appealing?

1. Low-cost prescription drug copays
2. Access to a large selection of high-quality doctors and care providers
3. Health care coverage that travels with me

#### You can only choose one thing—which do you prefer?

1. Low-cost primary care visits
2. The flexibility to choose my doctor
3. \$0 access to 24/7 telehealth

#### Which sounds the most unappealing?

1. A high yearly out-of-pocket maximum
2. A poor selection of care providers
3. Paying the full cost of an emergency room visit while traveling

## If you answered mostly 1s...



### **Saving money is important to you.**

You know that finding good value is the key to saving money in the long run. You may have a strict budget, but that doesn't mean you shouldn't get the quality care you deserve!

## If you answered mostly 2s...



### **You want quality benefits, plus many extras.**

You want the best care you can find and you're not afraid to pay a little extra for it (without breaking the bank, of course). You'll want to find a plan with access to a large provider network so you can have more choice in the doctors and specialists you visit. You may also want a plan that offers all the bells and whistles when it comes to care, like dental, vision, hearing, over-the-counter allowances, transportation and fitness benefits.

## If you answered mostly 3s...



### **You're flexible, and you want coverage that is, too.**

For you, retirement isn't about staying put. You're highly active, focused on your health, and you love to travel. Your only trouble is finding care and coverage that travels with you. You'll want to find a plan that offers extra benefits like fitness memberships and worldwide travel coverage so that you can stay healthy in your on-the-go lifestyle.

## Did you answer a mix of 1s, 2s and 3s?

Good news! There are many plan options to choose from, so be sure to find a plan that helps cover *all* your needs.





## Medicare Cheat Sheet

There's a lot to know about Medicare—and the more you know, the more you can ensure you're getting the best coverage. Use this Medicare Cheat Sheet to get a quick rundown of the basics while you shop for better coverage.

### What Is Medicare?

Medicare was created in 1965 and is a federal health insurance program that's only available to those 65 and older (or those under 65 who are living with certain disabilities or diseases).

Medicare is part of Social Security and was designed to help with medical costs as we age. The type of Medicare coverage you get depends on which plan you choose.

### The Parts of Medicare You Need to Know

Medicare consists of four parts: A, B, C and D. Each of these parts cover a certain service. You can enroll in each part as a standalone plan or you can combine certain parts for additional coverage (more on this below in the "Medicare Plan Options" section).

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## The Medicare Plan Options Available

A + B	C	D
<p><b>Parts A + B = Original Medicare</b></p> <p>Parts A and B make up Original Medicare. This option only covers basic medical and hospital services, so you'll need to get extra coverage or pay out of pocket for benefits like prescription drugs, dental, vision or hearing.</p>	<p><b>Part C = Medicare Advantage Plan</b></p> <p>You can enroll in a Medicare Advantage plan with a private insurance company once you've signed up for Original Medicare. These plans may offer additional coverage and benefits such as prescription drugs, hearing, vision, dental, wellness programs and even transportation.</p>	<p><b>Part D = Prescription Drug Plan</b></p> <p>If you decide to enroll in Original Medicare alone, you can choose to add additional prescription drug coverage to your plan by enrolling in a Part D plan. Certain Medicare Advantage plans also include Part D coverage.</p>

## Is a Medicare Advantage Plan right for me?

A Medicare Advantage plan is a great option if you're looking for high-quality health care with extra benefits at an affordable price. Medicare Advantage often covers gaps in coverage found with Original Medicare or certain Medicare Supplement Insurance plans.





**SCAN is a mission-driven, not-for-profit health plan that has helped to keep seniors healthy and independent since 1977.**



## 5 Ways SCAN Can Better Support Your Health Care Journey

For us here at SCAN, there's nothing more important than your health. That's why we strive to help you stay healthy and independent. And we don't stop there. Check out a few of the ways we're here to support you in your journey to better health.



### **Over 45+ years of experience**

Our mission-driven, not-for-profit health plan has helped keep seniors healthy and independent since 1977.



### **Award-winning service**

When it comes to delivering high-quality coverage and service, we work hard to help keep you healthy. We treat all our members like family, providing compassionate support when needed.



### **We're right here in your neighborhood**

Nothing hits closer to home than your health and well-being. That's why you'll find us right here in the community, working hard to ensure our neighbors have the care they need.



### **We're dedicated to helping you save money**

A major factor in keeping seniors healthy and independent is providing the care they need while keeping costs low. We're here to bridge that gap between high-quality care and affordable plan options so you can focus on putting more money back in your pocket.



### **We meet you where you are on your journey to better health**

Medicare can be confusing and complicated, but we're here to help you every step of the way. We can meet you right where you are in your Medicare journey and help you get what you need to live your best life.

