

Extra Extras

Choose perks and premiums for your lifestyle in your Medicare Advantage plan

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We've all heard of Medicare, the sweeping, government-backed health system for older Americans. But less is known about Medicare Advantage. Despite what you may have heard, it's not just doctor visits or hospital coverage.

The main difference between original Medicare and Medicare Advantage is that Medicare offers the ability to choose your physicians and other health care providers, as long as those providers accept Medicare, and a vast majority of providers do, according to the Centers for Medicare & Medicaid Services.



Medicare Advantage plans are Health Maintenance Organizations (HMOs) that provide the same essential services as original Medicare but offer benefits beyond original Medicare coverage. Consumers get care from specific networks of providers that have agreed on how much to charge for each service. Keeping costs down allows plans to offer more benefits.

Most know that Advantage plans have vision coverage and lower prices for prescription drugs. But there are a lot more perks. Here are some examples from Long Beach-based nonprofit SCAN Health Plan, which has provided Medicare Advantage plans for over 30 years.

Fitness technology: Active SoCal seniors can get a free Fitbit from SCAN. This device is worn around the wrist like a watch and tracks physical activity. A popular feature counts daily steps, which motivates wearers to improve their numbers.

Hearing aids: Hearing aid coverage is available again in 2020—and at an even lower cost. It includes a yearly hearing test by an audiologist associated with SCAN, and a low copay for high-tech wireless hearing aids that deliver more clarity and can be programmed via app.

“The advancement in hearing aid technology has greatly improved the functions of hearing aids, but as a result, hearing aids can run several thousand dollars,” said Jill Selby, the vice president of product development for SCAN. This is why, she said, SCAN lowered hearing aid copays in 2020.

Emergency response: Wearable alert devices are often available. If you've seen the commercials showing elderly people in frightening fall situations, you know that a safety pendant can save lives.

"This system is not just for use at home," Selby said. "Some of our more active seniors will want to wear it when they go for a walk or a bicycle ride, just as a safety precaution."

In-home fall prevention inspection: A licensed occupational therapist will do a free inspection of your home. "Many of us live with safety hazards and don't even realize it," said Selby. They'll ensure your home is set up for your safety, recommending grab bars or better lighting, for example, and identifying slip hazards. "It can be very simple things," she said.

In-home caregiving and meal delivery: After a hospital stay, you might need a little help around the house. "A caregiver can assist you taking that first shower, for example," Selby said. "Our members just out of the hospital get up to 28 days of home-delivered meals."

Transportation: Members can have a car pick them up at home and take them to medical appointments. This benefit isn't just for seniors who have stopped driving. The service is available for people who need a ride after eye examination with dilation, for example. Selby recalled that one member was frequently late for her appointments because she could never get a parking spot. The car service dropped her off at the doctor's door.

Telehealth: If you are considering urgent care, you can call and be connected to a doctor for medical advice. Maybe that trip won't be needed, after all.

The most popular SCAN plan, the SCAN Classic (HMO), has a full suite of benefits that will meet the needs of a great many seniors, Selby said. There are also specialized plans for chronic conditions like diabetes, heart disease or kidney disease.

Available in L.A. and Orange counties is the Prime plan, which is targeted at younger, newly retired people who want more lifestyle benefits as opposed to coverage for things like in-home care. Whichever you choose, Selby recommends taking a good look at your health requirements and goals.

"The idea is to find a plan that meets your needs," Selby said. "Don't sign up for things you won't use. Maybe you think a free gym membership sounds great, but will you ever go to the gym? Maybe you prefer to play tennis and go on hikes."

"Check every year to make sure a benefit you want is still covered," Selby said. "It is important that while you are reviewing what you had this year, you think about benefits you didn't need before, but do now. A senior's needs change from year to year."