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Wondering What to Look for in a Medicare Advantage Plan? We're Here to Help.

When it comes to healthcare, 2018 has been a good year for seniors! New legislation and changes in Medicare regulations have given Medicare Advantage (MA) plans more flexibility in the benefits they offer, which means seniors are likely to see some new benefits as soon as 2019.

October 15 marks the beginning of the Medicare Annual Election Period (AEP), which runs through December 7 and provides an opportunity for seniors to join or change health plans for the coming year. Choosing healthcare coverage is one of the most important decisions you can make, one that will impact your health, quality of life—and your budget. If you're already a member of a Medicare Advantage plan, start by reviewing your current plan's 2019 benefits (sent to you in a document called "Annual Notice of Changes"). If you're not yet a Medicare Advantage member—or if you're interested in seeing what other plans have to offer in 2019—AEP is the time to look.

So, what should you be looking for in a health plan? Coverage for the services you use most, of course. And if there are specific doctors you want to see, find out if they are part of the plan's provider network.

In addition, you may want to check for:

- **Prescription drug coverage** – Look up your specific medications on a plan's formulary (their list of covered drugs) to find out if they're covered and what the copay will be.
- **Ways to save** – Medication costs can add up, so look for ways the plan can save you money on prescription drugs. Some plans offer lower pricing when filling medications through a specified mail order pharmacy or in person at a preferred pharmacy. Be sure to ask!
- **Telehealth services** – Telehealth is basically a "virtual doctor visit" done either by phone or computer from the comfort of your home and is one of the benefits now allowed - thanks to new legislation. So, if this is something you think you would use, see which plans in your area will offer it in 2019.
- **Member service you can count on** – Chances are you'll have questions about your plan benefits or will need assistance at some point. It is important to look for a plan that has a firm commitment to personal member service, with locally based representatives who are both knowledgeable and helpful.

As one of the nation's largest not-for-profit Medicare Advantage plans, SCAN Health Plan has been keeping seniors healthy and independent for over 40 years. And in 2019 most of our plans will include additional services and lower-cost benefits. We're also introducing a new plan, SCAN Prime, which features some of the extra benefits seniors have been asking for.

The bottom line is this: There has never been a better time to be a SCAN member.

SCAN Health Plan is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal.