



KAISER PERMANENTE MEDICARE PROGRAM

# Contra Costa Community College

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2018

# Agenda

Basics of Medicare

Kaiser Permanente Senior Advantage plan description

What tools are available to help me manage my cost?

How can I better manage my health?

# What is Medicare

- Medicare is a federally funded health insurance program. It includes Part A and Part B (known as Original Medicare).
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare beneficiaries include:
  - People 65 or older if they or their spouse are eligible for Social Security
  - People under 65 who are disabled
  - People of any age with end-stage renal disease (ESRD)

# Medicare Parts A & B

- Medicare Part A:
  - Covers inpatient hospital, skilled nursing facility, hospice, home health
  - Cost: no premium if you or your spouse has worked for at least 10 year and paid Medicare taxes.
- Medicare Part B:
  - Covers: primary care, outpatient, lab, radiology, durable medical equipment, and dialysis.

# Medicare Part B Cost

## 2017 Medicare Part B Monthly Premiums\*

YOUR YEARLY INCOME†		YOU PAY
Single-Standard	\$85,000 or less	\$134.00
Married couple-Standard	\$170,000 or less	
Single	\$85,001 – \$107,000	\$187.50
Married couple	\$170,001 – \$214,000	
Single	\$107,001 – \$160,000	\$267.90
Married couple	\$214,001 – \$320,000	
Single	\$160,001 – \$214,000	\$348.30
Married couple	\$320,001 – \$428,000	
Single	Above \$214,000	\$428.60
Married couple	Above \$428,000	

If you're married, but file a tax return separately from your spouse

YOUR YEARLY INCOME†		YOU PAY
\$85,000 or less-Standard‡		\$134.00
\$85,001 – \$129,000		\$348.30
Above \$129,000		\$428.60

\*You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party.  
Modified adjusted gross income as reported on your 2015 IRS tax return.

You will pay this Standard amount if you 1) enroll in Part B for the first time in 2017, 2) do not get Social Security benefits, 3) are directly billed for your Part B premiums. See [Medicare.gov](http://www.Medicare.gov) for complete details. However, most people who get Social Security benefits will pay \$109.00 on average in 2017.

**Note:** The above dollar amounts are for 2017 and may change in 2018.

# Medicare Parts C & D

- Medicare Part C Covers:
  - All services Original Medicare covers
  - With most plans, Medicare services in addition to Original Medicare
    - Cost:
      - Medicare pays an amount for your coverage each month to private health plans
      - Some plan have additional monthly premiums; in many plans you pay a copay for covered services
- Medicare Part D Covers:
  - Outpatient prescription drugs
    - Cost:
      - Some plan have additional monthly premiums; in many plans you pay a copay for covered services
- **All Kaiser Permanente Medicare Senior Advantage plans cover Medicare parts C & D**

# Star Ratings: Kaiser Permanente Performance

## California



- Kaiser Permanente is the highest rated Medicare Advantage plan in California.
- The Medicare Star Rating System rates Medicare health plans based on major categories that include:
  - Preventive Care
  - Chronic Care
  - Prescription Drug Services
  - Customer Service
  - Member Satisfaction

# Resources for Health Affordability and Convenience

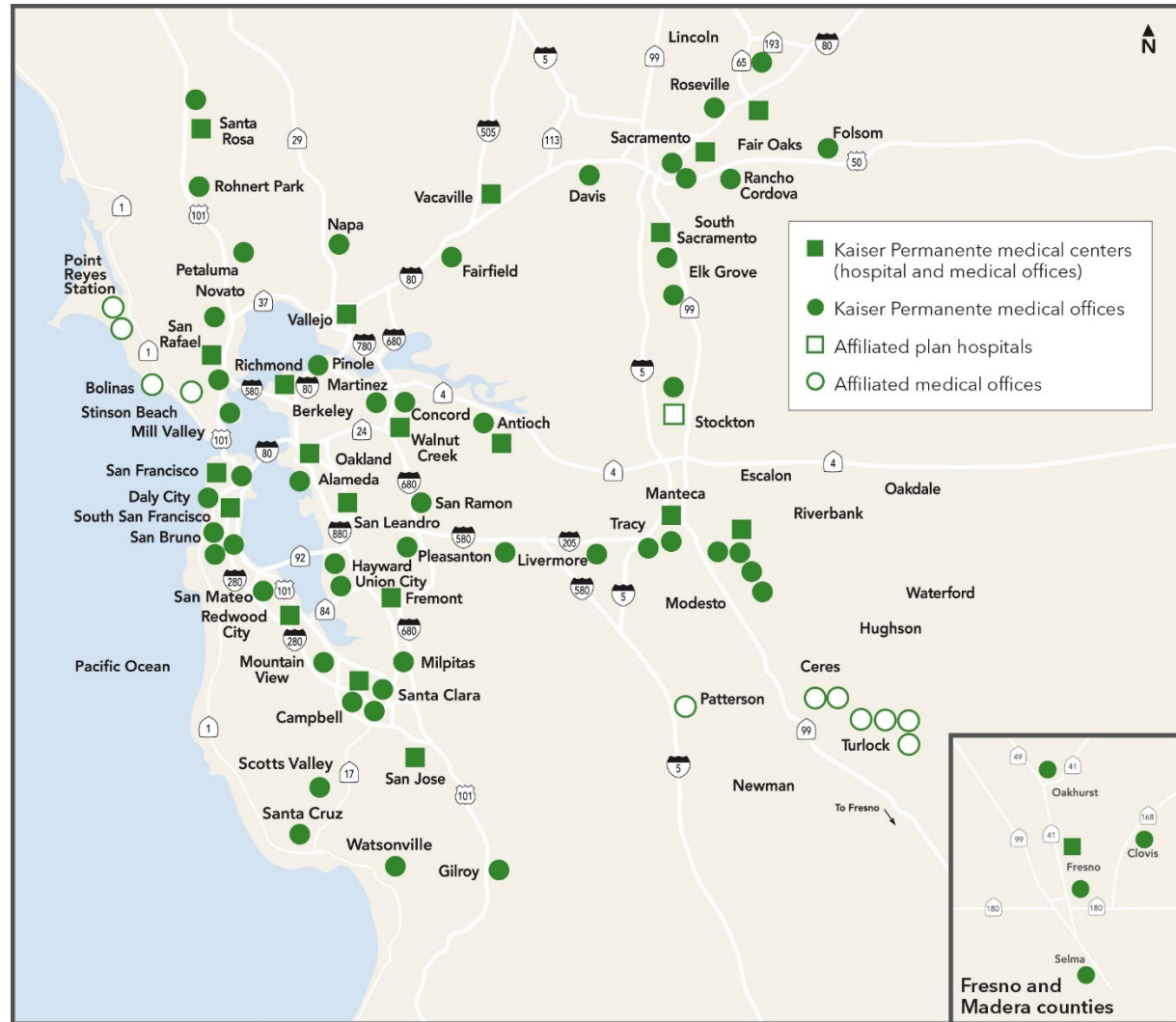
- Services under one roof
- Preventive care services
- Email your doctor
- Video and phone appointments with your doctor
- 24/7 advice nurse line
- Global emergent and urgent care coverage
- In person and online health and wellness classes
- Wellness coaching



# Access Care Where You Want It

## Northern California

- 21 medical centers
- 49 medical offices




# 2017 Contra Costa Community College District Senior Advantage Plan Summary

Benefit	Cost Share
Primary Care Visit	\$5
Specialist Visit	\$5
Preventive Care Visit	\$0
Outpatient Surgery	\$5
Hospitalization	\$100
Emergency Room Visit	\$50
Ambulance Service	No charge
Durable Medical Equipment	No charge
Home Health Services	No charge
Eyeglass or Contact Lenses	\$150 allowance / 24 months
Prescriptions generic/brand Chiropractic	\$5/100 day generic \$15 per visit @ 30 visits per yr

# Preventive Care Services

Prevention has always been an essential part of Kaiser Permanente's care philosophy. It's about staying healthy and preventing illness. Most preventive care services at no cost to you.



Some examples  
of preventive  
care include

- ✓ cervical cancer screenings
- ✓ cholesterol screenings
- ✓ colon cancer screenings
- ✓ diabetes screenings
- ✓ immunizations
- ✓ mammogram screenings
- ✓ prenatal care visits
- ✓ preventive annual exams
- ✓ prostate cancer screenings
- ✓ well-child visits
- ✓ routine eye exams
- ✓ routine hearing screenings
- ✓ annual wellness exams

# Healthy Lifestyle Programs and Discounts

## Healthy resources

Good health goes beyond the doctor's office. Here are some of the tools available.

- **Health classes**—Choose from a large variety of classes and support groups offered at our facilities.\*  
[www.kp.org/classes](http://www.kp.org/classes)
- **Healthy lifestyle programs**—Our online programs can help you lose weight, reduce stress, quit smoking, sleep better, and more—at no cost to members. [www.kp.org/healthylifestyles](http://www.kp.org/healthylifestyles)
- **Wellness coaching**—Our wellness coaches will work one-on-one with you by phone at no cost to members—and no referrals needed.  
[www.kp.org/wellnesscoaching](http://www.kp.org/wellnesscoaching)
- **Reduced rates for members**—Get special rates on products and services, like gym memberships, massage therapy, and acupuncture care through ChooseHealthy.<sup>TM†</sup>  
[www.kp.org/choosehealthy](http://www.kp.org/choosehealthy)

# Closing Thoughts

Kaiser Permanente is dedicated to providing:

- Doctors, insurance, hospitals working together
- Convenient access
- Technology to improve access, help you manage your care
- Coordination between:
  - Primary Care Doctor
  - Physician Specialists
  - Pharmacy