



Introducing Your New Partner - MyTruAdvantage Medicare Advantage Plan: What You Need to Know

Columbus Regional Health, Community Health Network, Deaconess Health System, Schneck Medical Center, and Union Health, have created an unprecedented partnership, developing an innovative, provider-led Medicare Advantage plan that raises the standard of healthcare and empowers members to lead healthier lives.

Original Medicare vs. Medicare Advantage (MyTruAdvantage)

- **Original Medicare** includes hospital care (Part A) and doctor visits (Part B), with an option to purchase prescription drug coverage (Part D).
- **Medicare Advantage** (also called Part C) includes hospital care (Part A) and doctor visits (Part B), and a Medicare Advantage plan with prescription drug coverage (Part D) is called an MAPD plan. **MyTruAdvantage is an MAPD Plan**, and essentially covers everything that Original Medicare covers, and more.

Powered by SIHO Insurance Services, which has served Indiana communities since 1987, MyTruAdvantage is launching during Medicare's Annual Enrollment period, which runs October 15 – December 7, and will take effect January 1, 2021. As your patients may discuss their Medicare needs with you, it's critical to familiarize yourself with MyTruAdvantage, and what you can and can't say when discussing Medicare with your patients. This pamphlet covers information on Medicare vs. Medicare Advantage, information on MyTruAdvantage, and do's and don't's if and when you discuss Medicare with a patient.

Patient-Centric Care

Because MyTruAdvantage is a provider-led plan, it is truly patient-centric, focusing on benefits and coverage to keep members at their healthiest, and providing additional benefits not covered by Original Medicare, like an annual out-of-pocket maximum, no referrals to specialists and no or low copays for office visits and preventive services. And MyTruAdvantage includes supplemental benefits like dental, vision, hearing, an over-the-counter (OTC) medication allowance, gym memberships and at-home fitness options—benefits that seniors want and that empower your patients to live healthier lives.

Hearing, Vision and Dental

As a doctor and hospital-founded plan, we understand the positive impact that good vision, hearing and dental have on a patient's overall wellbeing. That's why we offer \$0 in-network hearing and vision exams, discounts on hearing aids and \$150/year toward glasses and lenses. Also, with the MyTruAdvantage Select (HMO) plan, members get you two dental exams and cleanings per year, plus a set of bitewing x-rays—all at no additional cost. We also provide 50% coverage for fillings, crown repairs, brush biopsy, relines and repairs to bridges and dentures.

The Power of Zero

Available in both HMO and PPO options, MyTruAdvantage delivers affordable healthcare protection, with the PPO premium starting at \$12 per month and an HMO plan that is all about zero:

- \$0 monthly premium
- \$0 medical deductible
- \$0 prescription deductible
- \$0 PCP copay

Prescription for Success

MyTruAdvantage members save on prescriptions, with \$0 deductible and \$0 copays on preferred generic drugs. And all members receive \$45 per quarter to spend on over-the-counter products through the CVS Caremark catalog.

National-level benefits, local care

Founded and serviced by local doctors and hospitals, MyTruAdvantage stands in contrast to large national and regional brands, leveraging its familiarity with Indiana communities in providing exceptional patient care. At its launch, MyTruAdvantage is available in the following counties: Bartholomew, Brown, Clay, Hamilton, Hancock, Howard, Jackson, Jennings, Johnson, Madison, Marion, Parke, Posey, Sullivan, Vanderburgh, Vermillion, Vigo, and Warrick.

Limited enrollment period

Like other Medicare Advantage products, the MyTruAdvantage annual enrollment period (AEP) is October 15-December 7, 2020. Outside of AEP, those turning 65 have a 7-month window to enroll — three months prior to their birthday month through three months after. There are also other qualifying events that allow them to sign up for Medicare Advantage outside of AEP, and patients can go to MyTruAdvantage.com to learn more.

Talking With Your Patients About MyTruAdvantage: Do's and Don't's

We welcome your efforts in discussing MyTruAdvantage with your patients, but please keep in mind the following U.S. Centers for Medicare & Medicaid Services (CMS) guidelines:

Allowed – You May:

- Announce affiliations with health plans with which you participate. In fact, your hospital system is sending a letter to patients informing them that you will now be accepting MyTruAdvantage insurance, and it also lists the other plans that you accept as well.
- Refer patients to plan MyTruAdvantage marketing materials available in common areas, or at MyTruAdvantage.com.
- Answer patient-specific questions about a plan or plans, including cost sharing and benefit information.
- Help them understand how Medicare works and what options are available to them, or let them know that a plan has pharmacy coverage, as long as you do not promote one plan over another.
- You may refer patients to third-party sources of information, including State Health Insurance Assistance Program (SHIP) representatives, State Medicaid Office, local Social Security Office, CMS' website at <https://www.medicare.gov>, or 1-800-MEDICARE; and Medicare Advantage plan marketing representatives.

Prohibited – You May Not:

- Display brochures that include information about plan benefits, premiums or cost-sharing in the area where you deliver care (lobbies and waiting rooms are OK).
- Make phone calls or directly attempt to persuade your patients to enroll in a specific plan.
- Mail marketing materials on behalf of plans (provider affiliation letters, in which a provider announces that they will be accepting new insurance, are OK).
- Offer inducements to persuade your patients to enroll in a particular plan or organization.
- Accept compensation from the plan for any marketing or enrollment activities.
- Accept/collect scope of appointment forms.
- Accept Medicare enrollment applications.

For more information or questions, please go to MyTruAdvantage.com or email info@MyTruAdvantage.com. Thank you!