

Medicare Advantage:

# The Ultimate Buyers Guide



Is a \$0 plan any good?  
—or—  
How good is good? And  
how do I know?

There are a lot of Medicare Advantage plans out there. Here's what you need to know to choose the right one for you.

Get the facts, then give us a call  
**(855) 961-1939**



# Choosing the right Medicare Advantage

It can be a pain in the exact thing you might need a doctor for.



You're seeing more and more people enrolling in Medicare Advantage plans for good reason. In fact, about half of those eligible in Texas choose Medicare Advantage, and here's why: Medicare Advantage plans cover the things you simply can't get with a traditional Medicare plan, like prescription drugs, dental, vision, and hearing. They also have a limit on the total amount you might pay out-of-pocket in a year, which is incredibly important if you have a serious medical issue.

But, a Medicare Advantage plan is only an advantage if it gives you the benefits you need to stay as healthy as possible for as long as possible. And we get it, there's a lot of plans out there to choose from. You may be happy with yours now, you may be wondering if there's a better one. But since plans and benefits change every year, and there's a lot of competition for your business, it makes sense to know what's out there and what to look for.

We know you can do a lot of this work on your own. And, by all means, don't hesitate to ask hard questions and do your homework, but here's a guide that breaks down a few things about Medicare Advantage you'll want to know. We'll do it in plain language and, you never know, maybe we'll toss in a joke or two.

# Can I trust that company?

---

Here's the deal, the government uses strict rules and regulations to ensure that all Medicare Advantage plans offer you everything the government itself does. This is true of well-established companies, this is also true of companies with innovative ideas and benefits. So know that you're covered, no matter who you use.



**But** just because you can trust a company to deliver the basics, doesn't make it the right one. Go ahead and ask some tough questions. Here's a few you might want to consider.

### **Tough Question #1:**

*Is the company trusted by doctors, nurses, and other healthcare professionals?*

### **Tough Question #2:**

*What do they charge to protect the things you like? (Your teeth, for example? Your eyes?)*



### **Tough Question #3:**

*Are they focused on preventive care?  
Or just fixing you when you're sick?*

### **Tough Question #4:**

*What's truly \$0?  
And are there hidden fees?*



### **Tough Questions #5 and #6 and #7 and...:**

*Will they let you talk to a doctor any time you want?  
Will they answer questions when you want?  
Will they treat you like a human being?  
Do they like chocolate chip cookies?*

# Tough questions in action:

---

Now, we'll use Oscar Medicare Advantage as an example here (after all, we know it pretty well) because it's helpful to have something to compare to when you ask those tough questions of health insurance companies.

You may not have heard of Oscar but your doctors sure have. It's a good idea to talk to your doctor about companies and plans. You might find they know that Oscar understands the nuances of their system and delivers a great experience for its members.

And what those doctors know is that Oscar doesn't focus on the same things as other health insurance companies. Some health insurance companies focus on giving you sick care while Oscar focuses on **health** care.



# Sounds odd, right? A health insurance company focused on health?

Well, it turns out that when you make it easy for a member to stay healthy, you save a lot of money. And that means you can then offer lots more things that help that member stay healthy.

That's why you'll see things with an Oscar Medicare Advantage plan like \$0 copays and deductibles, prescriptions, dental benefits and even the gym. It's why Oscar makes it super easy to talk to a doctor when you have a question. In fact, you can talk to one in as little as 15 minutes no matter what time or day, right through an app on your phone. It's why Oscar gives each member access to a Care Team of guides and nurses, whose only job is to help members stay healthy, navigate the system and get the most out of their plan.



**Q:** What's it going to cost?  
Can I trust it?

**A:** You're right to wanna know.

---

In the Medicare Advantage world you'll see the number 0 a lot. Many plans offer \$0 premiums but there's a lot behind the zero and sometimes it's unexpected fees. So, it's important to be careful.

## COPAYS

---

Any plan will have Copays — the amount you pay for a specific service like a doctor visit, lab work, prescription, hospital stay, etc. Copays can really add up if you're not careful. Look for plans that offer a lot of low or \$0 copays on services you'll likely use like prescriptions or doctor visits.

---

*And just so you know: Oscar Medicare Advantage doesn't charge a copay for your primary care physician, even for lab work.*





## DEDUCTIBLES

---

Some \$0 plans still charge a deductible before your benefits kick in. These can be a frustrating surprise if you're not careful — like a plan with a deductible for dental services but not medical, or a plan with \$0 deductible for medical but not prescriptions. All of this may actually discourage you from using the plans. See if that's the case for plans you're looking at.

---



*Oscar Medicare Advantage wants you to use your benefits, so they created plans with \$0 deductibles for both medical and prescriptions.*

## PRESCRIPTION DRUGS

---

Medicare Advantage plans divide drugs into “tiers,” and charge varying amounts for each med depending on the tier. When choosing a plan, it's important to know what tier your meds are in so you'll know the cost.

---



*For comparison, Oscar Medicare Advantage has placed 85% of the 100 most-prescribed drugs in Tiers 1 and 2, which means they're \$0 for members on most plans.*

## OVER-THE-COUNTER (OTC) ITEMS

---

Sometimes you need vitamins, non-prescription allergy medications or other products to maintain your health. See if the plan covers them. Most do not.

---

*Look for something like what Oscar Medicare Advantage offers: an OTC allowance given every three months.*



## DENTAL

---

Be careful with dental. Some plans don't offer dental care at all, or only offer basics, like cleanings. Plans that cover dental well will cover both "preventive" and "comprehensive" services (these are technical terms), and ideally will have a \$0 copay.

---

*Look for plans like Oscar that realize your dental health has a big impact on your overall health so they cover dental fully.*

## VISION AND HEARING

---

The same thing applies for hearing. Be cautious. Some plans may offer the basics, like vision exams and hearing tests, but don't cover glasses or hearing aids. You'll want to check.

---

*Look for the same kind of comprehensive vision and hearing services that Oscar Medicare Advantage offers.*

## FITNESS CENTER MEMBERSHIP

---



Not all plans cover gym membership even though it's a vital part of staying healthy. This is something to really evaluate.

---

*With an Oscar Medicare Advantage plan gym memberships are a part of the package.*

## TRANSPORTATION

---

It makes no sense to provide you benefits without ensuring you can get to your health care provider, pharmacy or even your fitness center to use them.

---

*With Oscar, we provide a \$0 transportation benefit for these visits.*

## ACUPUNCTURE OR CHIROPRACTIC

---

If alternative medicine is important to you, ask about it.


---

*Some Oscar Medicare Advantage plans offer acupuncture and chiropractic services to keep you moving.*



→ **Good to know:** ←

In the end, \$0 can actually cost you a lot. So whether or not a plan has a \$0 premium, you'll want to really understand what benefits come along with it and what don't. What you have to pay for and what you don't. And, crucially, when **your** financial obligations end and the **plan's** begin.



# What kind of plan do I really need? Juggling HMOs, PPOs and HMO-POSS

---

Medicare Advantage plans are structured to help you find the best primary care doctors and specialists. Some are more costly than others, however. So it's good to know what plan initials stand for.

## HMO

HMOs tend to offer the most overall value, so they're very popular. They provide care through a connected network of health care professionals and hospitals. Today's HMOs are worth taking a look at.

Many HMO networks (like those that are a part of Oscar's Medicare Advantage plans) are, in fact, very large, with hundreds and sometimes thousands of doctors and other professionals, and numerous well-known hospitals and neighborhood clinics.

Some HMOs require you to get "prior authorization" before you can see a specialist. This can be a real hassle, which is why Oscar plans don't require this.

## PPOs (Preferred Provider Organization)

This option gives you the most flexibility to see out-of-network physicians, though you will usually pay more when you do and there may also be higher deductibles, as well.

## HMO-POS (Point Of Service) plans

With characteristics of both an HMO and a PPO, an HMO-POS can give you a little more flexibility choosing your doctors. Though similar to a PPO, along with that flexibility may come deductibles and higher fees to visit them.



## Checklist

*Is your doctor already in the network of the Medicare Advantage plan you're considering? Check out [hioscar.com/search](https://hioscar.com/search) to see if your doctor is in network.*

**...IF YES**, great — you've just saved a ton of money.

**...IF NOT**, you'll need to weigh your flexibility against the sometimes high cost of wanting to see a particular physician (including higher premiums, copays and out-of-pocket expenses).

## → Good to know: ←

While both the HMO-POS and PPO make it easier to see the doctor of your choice, you may actually be paying for benefits you simply don't and won't ever need. That's because your doctors — those you've been seeing for years, those you trust and rely on, those who know you and maybe even know your family — may already be in a plan's network. All of this is why it is important to balance the extra flexibility some plans may offer against your needs and circumstances.

# Customer service.

Who's got your back?

Your front? Your side?

---

You're going to have questions or you're going to need something and so the big question is, who's going to be there on the other end of the line?

## Some other questions are:

*Am I going to have to jump through a lot of hoops to talk to someone?*

*When I do talk to someone, will they really care about my concerns?*

*And are they really going to help me?*





Now, to be honest, determining that will be hard. Everybody's going to tell you they care. But you might want to look for things similar to what Oscar Medicare Advantage offers. Their approach is that they actually want to hear from you and so they give you a team of experts called a **Care Team**. These are Care Guides and nurses who know you and the state of your health and wellbeing. They can:



Simplify your experience by finding doctors, explaining bills, anything you need.



Save you money by finding close, affordable, high-quality care in-network



Make sure you have doctors that understand your culture and background so you always can trust those caring for you.



Explain your plan and help you take full advantage of all the perks and benefits.



Manage your care, and help identify the right specialists.



Make appointments for you.

# Use this worksheet to keep track of what you get and what you're looking for.



My Current Insurance Plan

Oscar Easy Care (HMO)

Oscar has 2 different plans in the Houston area, but we've included our most popular here for reference. Since benefits vary, take a look at [hioscar.com/medicare](https://hioscar.com/medicare) to see if there's a better plan for you. Or just talk to a licensed Medicare Advantage sales specialist.

## THE ESSENTIALS

Are my doctors In Network?		
Are my medications covered?		
Who's going to help you along the way?		Care Team to help members navigate the system, and get the most from their plan

To find out if your doctors or drugs are covered, head to [hioscar.com/search](https://hioscar.com/search).

Our prescription benefits have \$0 copays for 85% of the most commonly prescribed meds.



My Current  
Insurance  
Plan

Oscar Easy  
Care (HMO)

TOTAL COST OF CARE

Medical (“Part B”) Deductible		\$0
Prescription (“Part D”) deductible		\$0
Monthly premium		\$0
Primary Care Copay		\$0
Lab work Copay		\$0
Specialist Copay		\$25
Worldwide Emergency and Urgent Care		Up to \$25,000 covered

If you’re planning a big trip out of the country or visiting family abroad, it’s important to know you’re covered in an emergency.

My Current  
Insurance  
Plan

Oscar Easy  
Care (HMO)

SUPPLEMENTAL BENEFITS

Virtual Care		\$0 Virtual Urgent Care — talk to a doc 24/7 in as little as 15 mins
--------------	--	----------------------------------------------------------------------

With Oscar, you can also refill prescriptions right from our smartphone app.

Vision		\$0 for routine exams, plus \$300 annually for eyewear like contact lenses or new frames
--------	--	------------------------------------------------------------------------------------------

It's important to update your glasses every year, so take a look at the max eyewear costs. And if you're into the really nice designer frames, you might want to take a look at the O-Card plans.

Dental		\$0 for preventive and comprehensive services (like cleanings, x-rays, fillings, or crowns), up to \$1,500 in services per year
--------	--	---------------------------------------------------------------------------------------------------------------------------------

Hearing		\$0 for routine exams, with \$2,000 for hearing aids
---------	--	------------------------------------------------------

Chiropractor or Acupuncture Visits		\$20, up to 20 visits per year
------------------------------------	--	--------------------------------



My Current  
Insurance  
Plan

Oscar Easy  
Care (HMO)

MORE WAYS TO SAVE

Other  
medical  
expenses  
(e.g.,  
medical  
equipment)

Over-the-  
counter  
pharmacy  
benefits

Transporta-  
tion

Gym  
Membership

\$100 every  
three months  
for over-the-  
counter items,  
like vitamins or  
allergy meds

\$0 rides  
to doctor  
appointments,  
the pharmacy,  
or the gym

\$0, access  
to a national  
network of  
fitness centers

With our O-Card plan, you could have an extra \$1,000 to cover out of pocket expenses like these. To learn more about this plan, visit: [hioscar.com/medicare](https://hioscar.com/medicare)

Drug store items can really add-up, so it's important to think about these costs as part of your overall healthcare costs.



# Here's the plan for finding a plan.

Think about what you need.

Gather your facts.

Talk to a Medicare Advantage specialist.



**(855) 961-1939 (TTY: 711)**

Free consultation. No obligation

Or, to learn more about plans  
and pricing at Oscar, head to  
[hioscar.com/houston-medicare](https://hioscar.com/houston-medicare)

For questions on when you are eligible to sign up for Medicare Advantage, visit [www.medicare.gov](https://www.medicare.gov)

Oscar is an HMO with a Medicare contract. Enrollment in Oscar depends on contract renewal. Plan benefits vary by plan type.

H5126\_H7322\_H8961\_MKTSEP21068S\_M

**oscar**