Frequently Asked Questions (FAQs) • Medicare Advantage

MyCare [HMO] Medicare Advantage Plans for Employer Groups

Q: Who is Western Health Advantage?

A: Serving 10 counties across Northern California, Western Health Advantage is a non-profit health plan. For over 25 years, WHA has been recognized for providing access to quality and affordable health care to over 100,000 members and 5,000 employers. Founded by leading health care systems Dignity Health and NorthBay Health, WHA extends health care access for its members through a broad network of exceptional doctors and hospitals. In 2021, WHA began offering Medicare Advantage plan options to our Medicare-eligible residents.

Q: What is a Medicare Advantage Plan?

A: A Medicare Advantage (MA) plan is a type of health plan offered by private companies that contract with Medicare. These plans typically cover Part A and Part B (known as Original Medicare) and may offer Prescription Drug coverage (Part D). Additionally, many MA plans provide supplemental benefits like vision care, over-the-counter (OTC) product credits, fitness memberships and other extras, such as telehealth and travel assistance at no additional cost. All of these valued extras along with prescription drug coverage are included in Western Health Advantage MyCare plans.

Q: Why should I choose a Western Health Advantage MyCare plan?

A: With Western Health Advantage, you get a provider-sponsored health plan that puts the patient-doctor relationship first. In addition to our award-winning care and broad provider network, our all-in-one Medicare Advantage plans offer you the health coverage you need, like doctor visits and prescription drugs at low or $0 copays. Your maximum out-of-pocket costs for medical services are capped, so you know up-front, what you will spend on health care. And, in most plans you get important extras to help you stay healthy like credits for OTC purchases, vision and eyewear, acupuncture and chiropractic care, hearing aids, and complimentary fitness membership. Get the choice, flexibility and benefits you need in one comprehensive plan.

westernhealth ADVANTAGE

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Q: I am retired and age 65, but my spouse and eligible dependents are under age 65. Can I enroll in the Western Health Advantage MyCare plan and still have my spouse enroll in the commercial employer plan?

A: Yes, you can do that. Retiree and Medicare-eligible dependents may enroll in WHA's Medicare Advantage plan, while non-Medicare eligible members enroll in a commercial employer plan.

Q: Where do I need to live to be eligible for the Western Health Advantage MyCare plan?

A: WHA's Medicare Advantage service area includes the counties of Sonoma, Napa, Marin, Sacramento, Solano, Yolo and parts of Colusa, El Dorado and Placer.

Visit **mywha.org/MyCareServiceArea** for a complete list of zip codes.

Q: I plan to switch from the commercial employer plan to the Western Health Advantage MyCare plan. What are the main differences I need to be aware of besides the change in plan copays?

A: While your copays will be similar, you will receive value-added benefits on a Western Health Advantage MyCare plan such as the Silver&Fit fitness program, TruHearing hearing aid benefits and MES Vision eyewear allowance. Your pharmacy coverage is offered through a different pharmacy benefits manager for Medicare Advantage, as opposed to OptumRx on a commercial plan.

For the most part, you will access the same provider network with a few exceptions. There are a handful of WHA clinical providers that do not currently participate in the Medicare Advantage network. Visit **mywha.org/MyCareDoctors** to verify your clinical provider's participation.

Q: Am I limited to seeing certain clinical providers if I enroll in the Western Health Advantage MyCare plan? Will I find the primary care doctors, specialists and hospitals I want?

A: Like most Medicare Advantage plans, a Western Health Advantage MyCare plan has a network of doctors and hospitals that members will see for their care. But unlike other Medicare Advantage plans, particularly other HMOs, which have restrictive networks, the WHA network is broad, with WHA's plans widely accepted at several health systems across Northern California.

Q: If I currently see an in-network specialist on the commercial employer plan, do I need a new referral from my primary care physician (PCP) to continue seeing him/her when I enroll in the Western Health Advantage MyCare plan?

A: When you move from a commercial plan to WHA's Medicare Advantage plan, you will receive a new member ID number. Therefore, it will be important that you provide the new ID number to your PCP and any specialists you are currently seeing, prior to going to new appointments. Please note that a new authorization is needed in order to continue with a specialist.

Q: What if I need a specialized procedure with a non-participating provider?

A: You should first talk with your PCP. Your medical group will determine eligibility for out-of-network referrals.

Q: Will my current prescriptions be covered on the Western Health Advantage MyCare plan?

A: The covered medications may be different for a Western Health Advantage MyCare plan than a WHA commercial plan. Review the **Western Health Advantage Formulary** to see if your prescriptions are covered. To confirm your costs depending on prescription tier, refer to your MyCare plan's Evidence of Coverage. A copy may be requested by calling **888.992.7494**, via email at medicaresales@westernhealth.com, or by visiting **mywha.org/MyCareEOC**.

Q: If my medication isn't on the Western Health Advantage MyCare plan formulary, can it be added?

A: You may ask your doctor to submit a request to the pharmacy plan benefits administrator to add a medication. You may also complete the **Medicare Prescription Drug Coverage Determination Form** available at **mywha.org/MyCareRx**.

Q: What if I have a question about the cost of my coverage?

A: You may contact your employer's HR Department to confirm the cost of your coverage. Please ensure your Medicare Part B coverage is paid while enrolled in this MAPD plan.