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AGENDA

- Who is New West Health Services
- Medicare Coverage Options
- Enrollment Eligibility and Timelines
- New West Health Services Benefit Plans
- The New West Health Service Difference
- Important Information About Enrollment

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New West Health Services

- Is a Montana Company, with Montanans Serving Montanans
- Has Been Providing Services to Montanans since 1998
- Is a Medicare Advantage PPO Plan with a Medicare contract
- Was Started by Local Providers Who Care About Montanans
- Provides Coverage Where You are, When you Need It

The New West Medicare contract with CMS is renewed annually and the availability of coverage beyond the end of the current contract year is expected, but not guaranteed.

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New West Health Services

- Large network of doctors, hospitals and other providers throughout our service area in Montana
- New West Medicare is a Preferred Provider Organization (PPO)
 - Freedom to use any network or non-network provider whenever you choose
 - Using out of network providers will result in higher out-of-pocket costs for some services except for urgent and emergent care
- World-wide coverage
 - Covered world-wide in the case of urgent or emergent care

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Medicare Coverage Options

Your Plan Options

- Original Medicare
- Medicare Supplement (or Medigap) Plans
- Medicare Advantage Plans
- Medicare Part D Prescription Drug Plans (stand alone or included in a Medicare Advantage plan like New West Medicare)
- Employer Retiree Coverage

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Medicare Today

What is Medicare? Medicare is health insurance for individuals age 65 or older or individuals with a qualifying disability

Medicare Part A
(Hospitalization)

Medicare Part B
(Medical)

Medicare Part C
(Medicare Advantage)
 $A+B = C$

Medicare Part D
(Drug)

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Medicare Today

Medicare Part A (Hospitalization)

- Part A is available at age 65 or with a qualifying disability
- 2009 Part A monthly premium is \$0 for most beneficiaries
- Includes Hospital Stays, Skilled Nursing, Home Health and other services
- 2010 inpatient hospital deductible is \$x for days 1-60

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Medicare Part B (Medical)

- 2009 Part B monthly premium is \$96.40 for most beneficiaries
- Includes physician, outpatient hospital, and other outpatient services
- Must use participating Medicare providers

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Medicare Part D (Prescription Drug Plans–PDP Coverage)

- Not offered by original Medicare and must be purchased by a plan provider like New West Health Services
- Can be purchased by itself or as part of a medical plan of benefits
- Can be covered by employer groups, VA and other organizations if certain Medicare criteria are met
- There is an enrollment penalty for delayed enrollment in a Part D plan

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How to Obtain Part D Prescription Drug Coverage

- Through a Medicare Advantage Plan (like the New West Medicare PPO Plans) that includes medical and prescription drug coverage
- Through an Employer Group's Retiree Program
- Through purchase of a stand alone prescription drug plan in addition to:
 - Original Medicare
 - Medicare Supplement plan
 - Medical Savings Account

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Medicare Part C (Medicare Advantage Plans)

- Programs like the New West Medicare PPO Plans
- Includes ALL Medicare Part A & B benefits plus supplemental benefits
- Offered in specific service areas
- Since 2003, enrollment in Medicare Advantage exceeds 10 million

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Enrollment Timelines

When Can You Enroll?

- Annual Election Period: 11/15/2009 – 12/31/2009
- Open Enrollment Period: 1/1/2010 – 3/31/2010

During the period between January 1, 2010 and March 31, 2010 you are limited in the type of plan you can join. You can make one switch in your coverage as follows:

If you have.....	You can switch once to.....
A Medicare Advantage plan (such as the New West Medicare PPO Plans) with drug coverage	<ul style="list-style-type: none">• Another Medicare Advantage plan with drug coverage• Original Medicare + a Medicare prescription drug plan
Original Medicare + a Medicare prescription drug plan	<ul style="list-style-type: none">• A Medicare Advantage plan with drug coverage
Original Medicare only	<ul style="list-style-type: none">• A Medicare Advantage plan without drug coverage

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Enrollment Timelines

Special Election Period: Available for qualifying individuals who:

- Are losing their employee coverage
- Are turning 65
- Are moving out of one service area into a new one
- Are enrolled in the Medicare Savings Program or Low Income Subsidy Program
- Meet other Medicare qualifications to enroll during a Special Election Period

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Extra Help Programs

- Low Income Subsidy (LIS): Help paying for Medicare prescription drug coverage
- The Medicare Savings Program (MSP): Help from Medicaid to pay Medicare Premiums
- State Pharmacy Assistance Programs (SPAPs): Helps certain people pay for prescription drugs
- Medicaid: Joint Federal and State program that helps pay medical costs for some people with limited income and resources
- Supplemental Security Income (SSI): Monthly amount paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 or older. Provides cash for basic needs.
- PACE: Programs of All-inclusive Care for the Elderly

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Enrollment Eligibility

- Must have Medicare Parts A and B for a Medicare Advantage plan
- Must continue to pay the Medicare Part B premium
- Must have Medicare Part A and /or B for a Drug only plan
- Must be over 65 years of age or on Medicare disability
- Must reside in the plan service area
- Must not have End Stage Renal Disease (ESRD)

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for extra help call: 1-800-medicare (1-800-633-4227 TTY users should call 1-877-2048 24 hours per day/7 days per week. or The Social Security Office at 1-800-772-1213 between 7am and 7pm Monday through Friday. TTY users should call 1-877-325-0778 or the State of Montana Medicaid office.

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Approved Service Areas



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New West Medicare PPO Plan Options


- New West Medicare PPO Plan \$15
- New West Medicare Enhanced PPO Plan \$65
- A Medicare Part D plan is included in the price!
- In-network Annual Physical with no copayment!
- No copayment for in-network Medicare covered Preventive Care!
 - Bone Mass Measurement, Colorectal Screening, Immunizations, Screening Mammogram, Pap Smear, Prostate Screening Exam
- Enhanced plan has extra vision and dental benefits
- Part D premium assistance including Big Sky RX eligible
- You must continue to pay your Part B Premium

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New West Medicare PPO Plan

\$15 Option

Benefit Category	In Network	Out of Network
 Annual Out of Pocket Maximum	\$5000 (in & out combined)	\$5000 (in & out combined)
Inpatient Hospital Care	\$750 per admit	\$1000 per admit
Physicians Office Visits	\$20 per visit	\$45 per visit
Specialist Office Visit	\$40 per visit*	\$45 per visit*
Outpatient Surgery	\$250	\$450
Annual Physical Exam	\$0	\$45

**Includes eye exams and hearing exams*

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New West Medicare PPO Plan

\$15 Option (Cont.)


Benefit Category	In Network	Out of Network
Skilled Nursing Facility	\$0 (days 1-20); \$125 (days 21-100)	\$130 per day
Ambulance	\$100 per segment	\$100 per segment
Emergency Services	\$50 per visit	\$50 per visit
Diabetes Supplies	20%	50%

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New West Medicare Enhanced PPO Plan

\$65 Option

Benefit Category	In Network	Out of Network
 Annual Out of Pocket Maximum	\$3400 (in & out combined)	\$3400 (in & out combined)
Inpatient Hospital Care	\$600 per admit	\$800 per admit
Physicians Office Visits	\$10 per visit	\$30 per visit
Specialist Office Visit	\$20*	\$30*
Outpatient Surgery	\$90	\$150
Annual Physical Exam	\$0	\$30

**Includes \$100 eyewear and \$200 preventive dental annual allowance and also includes eye exams and hearing exams*

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New West Medicare Enhanced PPO Plan

\$65 Option (Cont.)

Benefit Category	In Network	Out of Network
Skilled Nursing Facility	\$0 (days 1-20), \$75 (days 21-100)	\$100 per day
Ambulance	\$100 per segment	\$100 per segment
Emergency Services	\$50	\$50
Diabetes Supplies	10%	50%

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Standard Medicare Drug Benefit

Cost of Drugs	You Pay	Medicare Pays
\$0 - \$310	\$310 deductible	\$0
\$311 - \$2,830	25% of drug cost	75% of drug cost
\$2,831 - \$4,550	100% of drug cost	\$0 - “coverage gap”
\$4,551 or more	5% of drug cost	95% of drug cost

New West Medicare Prescription Drug benefits are only available to members enrolled in a New West Medicare PPO plan. If you are already enrolled in an MAPD plan, you must receive your Medicare Prescription Drug Benefits through that plan.

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New West Medicare PPO Drug Plans

Cost of Drugs	\$15 Premium	Enhanced	New West Pays
	You Pay		
\$0 - \$2,830	\$10 tier 1 \$35 tier 2 \$70 tier 3 33% tier 4	\$10 tier 1 \$30 tier 2 \$60 tier 3 33% tier 4	Remainder of drug cost after co-pay
\$2,831 - \$4,550	100%	\$10 tier 1 100% tiers 2, 3, 4	Tier 1-Remainder of drug cost after co-pay Tiers 2, 3 & 4 -\$0
After out-of-pocket costs reach \$4,551	\$2.50 tier 1 & 2 \$6.30 tier 3 & 4 Or 5% cost sharing		Remainder of drug cost after co-pay

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Key Features of New West Medicare



“ My wife has seen what New West has done for me. She’s impressed, and has made up her mind that in two years, when she turns 65, she WILL have New West Medicare. Thank God I found You! ”

Fred Besel
Billings, Montana

“ I recently had a valve replaced in Missoula and I received wonderful care from New West. I have advised many friends to sign up with you and they too are very pleased with your services. Thank you! ”

Ruth Raihl
Jefferson City, Montana

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New West Health Services

WHO WE ARE

- A Not For Profit Montana Company serving Montanans
- Local operations to serve members
- An organization that seeks to be your local trusted advisor
- Founded by local hospitals who currently serve Medicare Patients



St. Peter's Hospital



New West Health Services is a health plan with a Medicare contract.

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Key Features of a Preferred Provider Organization (PPO)

When A New West member needs care, the member chooses for himself or herself whether to use in-network or out-of-network providers. **The choice is always yours!**

Category of Service (out of pocket expense)	Using In Network Providers Member Owes:	Using Out of Network Providers Member Owes:
Hospitalization	\$600	\$800
Primary Care	\$10	\$30
Specialist	\$20	\$30

The example above uses Enhanced Plan benefits.

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New West Medicare PPO Plan Highlights

- No Deductibles means *more first dollar coverage* for you
- No Deductibles gives you *increased predictability* of cost
- The simple enrollment takes *less of your time*
- Complete coverage eliminates the need for *Medicare Supplements*
- Increases prescription coverage by providing generic *drug coverage in the gap – always have drug coverage!* (Enhanced Plan only)
- Significantly less paperwork means *less hassle* for you
- No unexpected changes because coverage can *only change in January each year*
- PPO design means *choice of using our network, or going out-of-network at anytime* for you

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Medicare Advantage Enrollment

After filling out an application it will take about ten (10) days to complete your enrollment

- Coverage is effective the first of the month
- Deadline for enrollment is last business day of the month
- Enrollment is subject to verification of eligibility by Medicare

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Billing for Coverage

- Statements will be mailed to you unless you elect to make automatic payments or have your premium withheld from your Social Security payment;
 - *If you choose premium withhold or move from premium withhold to direct bill, it could take up to three months for the premium withhold to take effect. No matter which payment option you choose, premium payment is your responsibility.*
- Automatic payments are deducted from your checking or savings account or applied to your credit/debit card;
- All payments are due by the 10th of each month.

“I have been extremely pleased with how courteous and helpful your ladies who answer the phone have ...I discovered I could save quite a bit of money over my supplemental plan by using New West.”

Marjorie Robinson

Missoula, Montana

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Questions?

Call our Dedicated Customer Service Department

1-888-873-8049

TTY users should call:

1-888-290-3658

8:00 a.m. - 8:00 p.m.

Alternative technologies may be used for
evenings, holidays and weekends

New West Medicare

P.O. Box 668

Kalispell, MT 59903

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General Disclaimers

- *The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement, for more information please contact New West Medicare PPO.*
- *Medicare beneficiaries may enroll in New West Medicare PPO through the Centers for Medicare and Medicaid Services online enrollment center located at www.medicare.gov . For more information contact New West Health Services or visit our website at www.newwesthealth.com .*

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