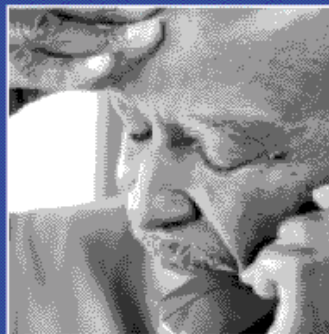


"Thinking about Joining a Medicare HMO?" is part of a series of guides for Medicare beneficiaries in New York City.

It offers an example of nondirective support.

Thinking about joining a Medicare HMO?

You've heard the hype.



You've heard the horror stories.

What are the facts

To decide for yourself about Medicare HMOs, you need balanced and objective information

Look inside





HOW DO I CHOOSE ?

Choosing a Medicare HMO can be difficult. An HMO can be good at some things but not so good at others. For example, one HMO may cost less but not have doctors who communicate well with their patients. You need to weigh the pros and cons of each Medicare HMO that operates where you live in New York City. This worksheet asks questions to help you find a plan that does well in the areas that are most important to you.

STEP 1:

Find which Medicare HMOs are available where you live.

STEP 2:

Find out which HMO your doctor is in. Some doctors are in more than one HMO.

STEP 3:

Decide what's most important to you in a health plan.

STEP 4:

Then find out which HMOs do a good job in the areas that are most important to you.

STEP 5:

On the worksheet, put a checkmark to identify the HMOs that did well in each area.

STEP 6:

Make your choice.

STEP 7:

Contact the organizations listed on page 13 if you need help.

STEP 8:

Know your rights.

STEP 9:

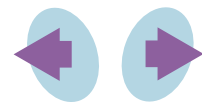
Review your decision regularly.



1. Which Medicare HMOs are available where I live?

Before you start to compare NYC Medicare HMOs, eliminate the ones that are not available in the borough where you live. Some NYC Medicare HMOs are only offered in some of the boroughs. If you live in a borough where a certain plan is not offered, you can't join that plan. Using this chart, check the plans that are available in the borough where you live. Cross out the others on the worksheet.

Plan name		
Aetna	All 5 Boroughs	<input type="checkbox"/>
AmeriChoice	Brooklyn & Queens	<input type="checkbox"/>
CIGNA	All 5 Boroughs	<input type="checkbox"/>
Elderplan	Brooklyn only	<input type="checkbox"/>
Empire Blue Cross/Blue Shield	All 5 Boroughs	<input type="checkbox"/>
Health First	Queens only	<input type="checkbox"/>
HIP	All 5 Boroughs	<input type="checkbox"/>
Oxford	All 5 Boroughs	<input type="checkbox"/>
Physician Health Services	All 5 Boroughs	<input type="checkbox"/>
United	All 5 Boroughs	<input type="checkbox"/>
Wellcare	Brooklyn, Bronx, Manhattan, Queens	<input type="checkbox"/>

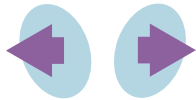


2. Find out which Medicare HMOs your doctor is in

Many people already have a doctor they trust who knows their history. If you have a doctor, you want to know which NYC Medicare HMOs your doctor is in. Some doctors are in none of the plans, some are in just one, some are in more than one.

Call your doctor's office and ask the staff which Medicare HMOs, if any, your doctor is in. Make sure the doctor can see you if you join the HMO. Sometimes doctors only accept a limited number of patients from an HMO. Also check whether the doctor plans to stay in the HMO. On the list on the right, check off the plans that your doctor is in and is accepting patients.

- Aetna
- AmeriChoice
- CIGNA
- Elderplan
- Empire Blue Cross/Blue Shield
- HealthFirst
- HIP
- Oxford
- Physician Health Services
- United
- Wellcare



3. Decide what's most important to you in a health plan

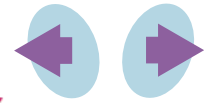
For some people, premiums are critical. Others may be willing to pay more to use the doctors they want. Some are concerned with what services are covered, especially prescriptions; others worry more about getting the right services if they get sick. Review the list and check the items that are most important to you.

- Premiums
- What Services are Covered
- Prescription Coverage
- Getting the Health Care You Need—Easily
- Getting a Plan with Good Doctors
- Staying Healthy and Getting Better

4. Then find out which HMOs do a good job in areas that are important to you

Review the booklets on the topics that are most important to you. For instance, if you checked:

- Premiums, look in the green booklet
- Services Covered, look in the green booklet
- Prescriptions, look in the burgundy booklet
- Getting the Health Care You Need—Easily, look in the light blue booklet
- Getting a Plan with Good Doctors, look in the purple booklet
- Staying Healthy and Getting Better, look in the yellow booklet



Putting the Pieces Together—Your

5. On the Worksheet below, put a check mark ✓, to show which HMOs did well in areas important to you

Some of the booklets have information on more than one specific topic. For example, in the booklet *Doctors in the Plans* there is information on four specific topics. One chart shows how many members found it easy to find a doctor. Another shows what members said about how doctors in the plan communicate with patients. A third chart shows how members rated HMO health

WHICH PLANS...	Aetna	AmeriChoice	CIGNA
 <p>Have a premium I can afford? See the green booklet</p>			
 <p>Cover the services I need most and doesn't cost too much when I use health care? See the green booklet</p>			
 <p>Provide good coverage for prescription drugs at a cost I can afford and without a lot of hassles? See the burgundy booklet</p>			
 <p>Have good doctors in their plan? See the purple booklet</p>			
 <p>Make it easy to get the health care I need? See the light blue booklet</p>			
 <p>Make it possible to stay healthy and get better? See the yellow booklet</p>			



6. **Make your choice**

Now the choice is up to you. Look over the worksheet to see which health plans you have checked off. See if you can find a pattern. Are there one or two Medicare HMOs that you have checked all the time, or almost all the time? If one HMO does well on some features and another plan does well on others, you'll have to decide what matters to you most.

7. **Contact these organizations if you need help**

There are people who are trained to help you think through your choices. Call the agencies below for help.

Medicare Rights Center
1460 Broadway, 11th Floor
New York, NY 10036
(212) 869-3850

**NYC Department for the Aging (DFTA)
Health Insurance Information, Counseling,
and Advocacy Program (HIICAP)**
2 Lafayette Street
New York, NY 10007-1392
(212) 333-5511

8. **Review your decision at least once a year**

Your health may change. Your financial resources may change. And your Medicare HMO may change. Doctors may leave the network and others may join. The HMO premium may change; so can the services they cover. New Medicare HMOs may start, or the one you are in could close down, at least where you live.