

TORRANCE MEMORIAL IPA

THE Torrance Memorial IPA DIFFERENCE

MY DOCTOR,
MY HOSPITAL,
MY SOUTH BAY

MEDICARE 101

Meeting will start promptly
at 6:30 pm



AGENDA

Today's program has two parts

1

ABOUT MEDICARE

What is it?
How does it work?
What are my choices?
Which option may be right for me?

2

ABOUT TORRANCE MEMORIAL IPA

What is an IPA?
What is Torrance Memorial IPA?
What can it do for me?
What is coordinated care?

Independent Health Insurance Agents

Specializing in Medicare

Personal guidance with

- Medicare Part A and B enrollment, time frames and coverage options.
- Finding plans accepted by your preferred physicians and hospitals.
- Finding plans that cover your prescriptions drugs (Part D).
- Medicare Supplement Insurance
- Medicare Advantage Plans HMOs and PPOs



Vince Kelly

CA License #0B99231

310-625-1837

MedicareBabyBoomer.com



Rose Straub

CA License #0K48128

310-715-2300

YMAInsurance.com

There are no fees for our services!

Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800 MEDICARE or your local State Health Insurance Program to get information on all your options. Currently, we represent 11 organizations (insurance carriers) and offer the following MAPD (HMO's and PPO's) in LA & Orange Counties. Los Angeles 48/67 plans available, Orange 48/68 plans available. Please note, it is our policy to discuss ALL your plan options, regardless of whether we sell/offer a specific plan in your area.

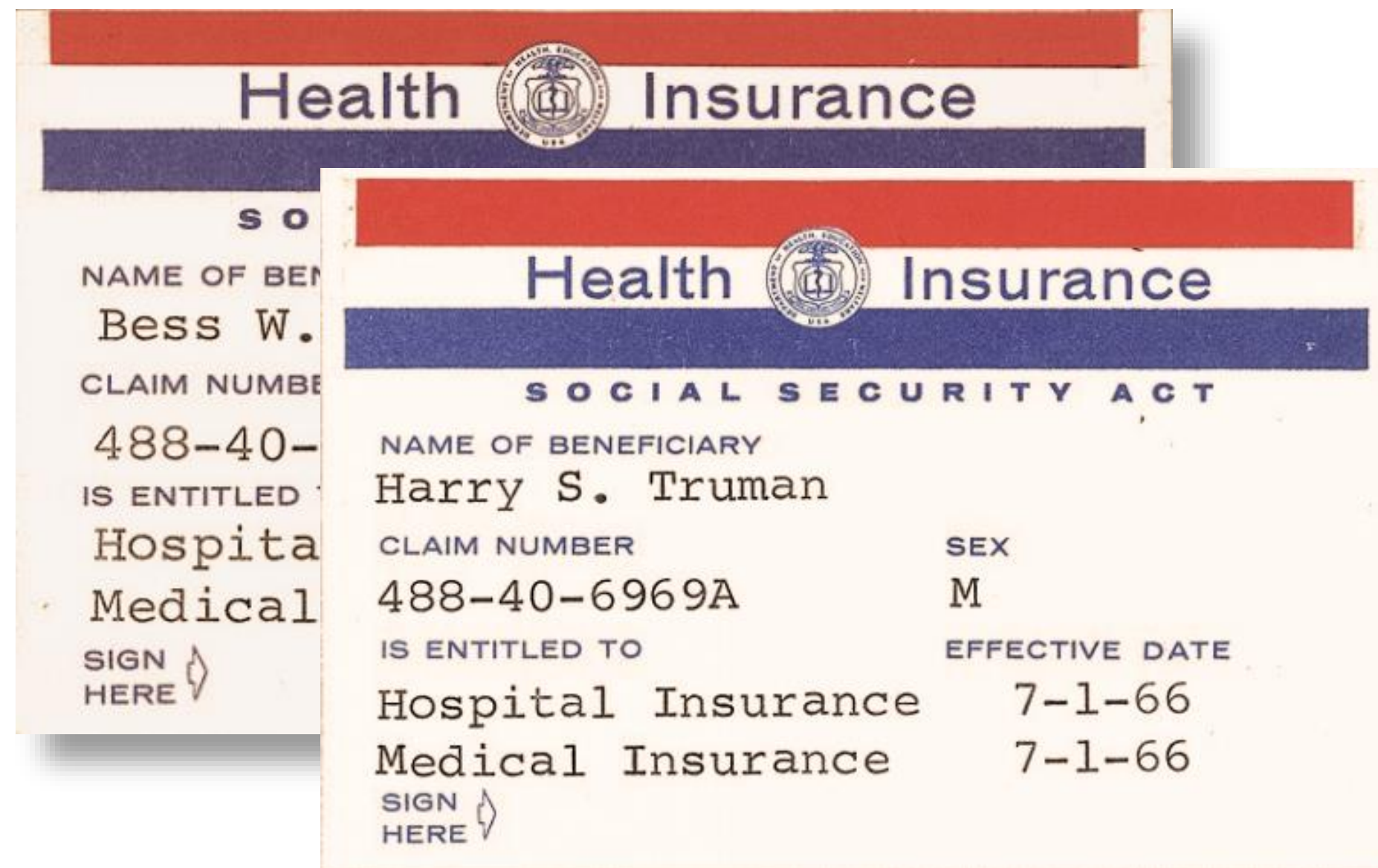


Medicare Health Insurance Offices
18411 Crenshaw Blvd. 4th Floor
Torrance, CA 90504

Crenshaw Blvd. & 405 Freeway

What is Medicare

Federal Health Insurance Program

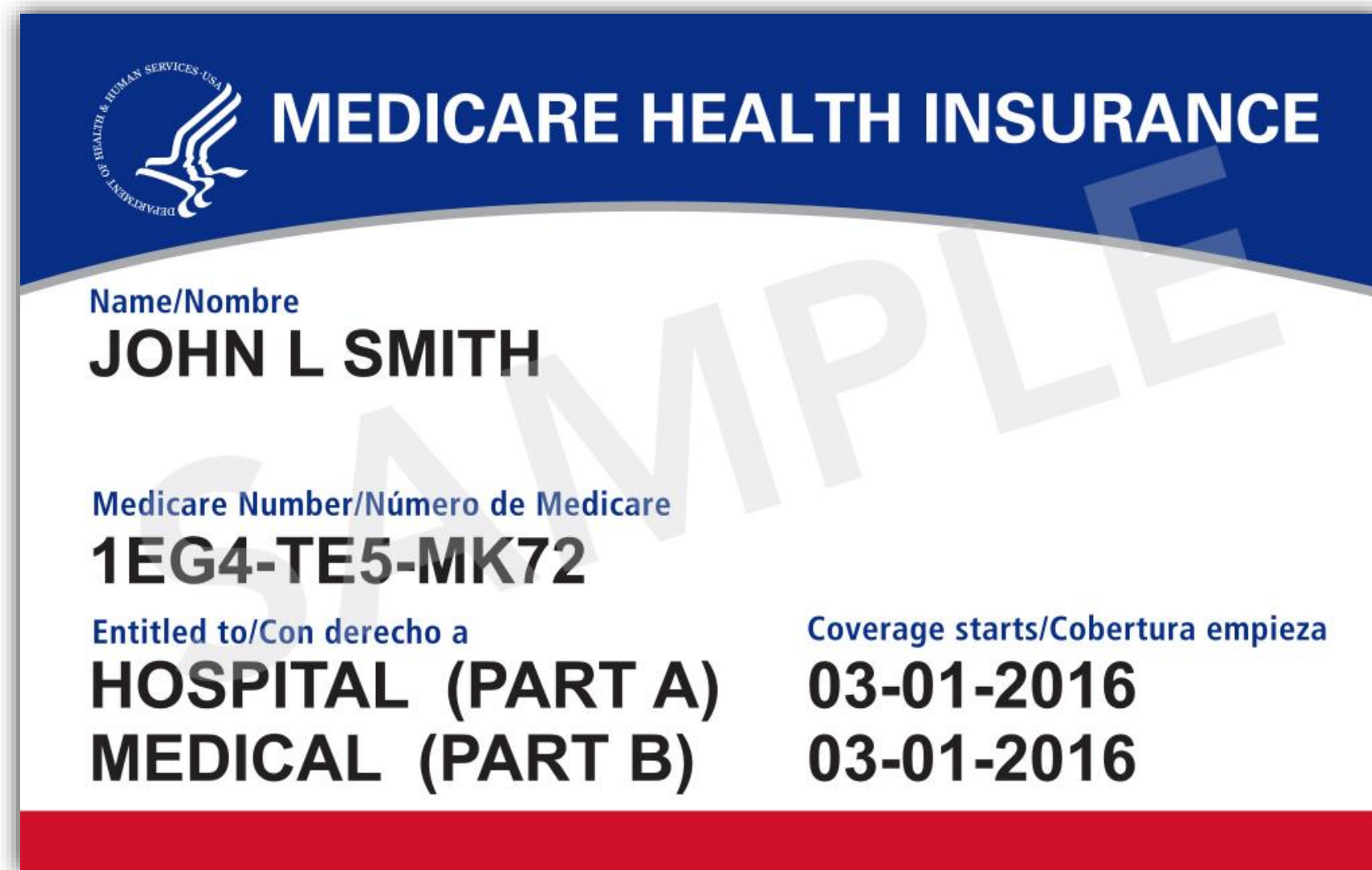


A single-payer government program that provides health insurance coverage for people who are 65 or older or with certain disabilities.

- Became law in 1965
- A result of the **Medicare Act**
- Signed by President Lyndon Johnson
- Former President & First Lady Truman were the 1st recipients

Former President & First Lady Truman received the 1st Medicare Insurance Cards

How to get my Medicare Card



Turning 65

- Receiving SS Benefits = Card is automatically sent USPS
- Delaying SS Benefits = Must request Parts A&B from Social Security Office

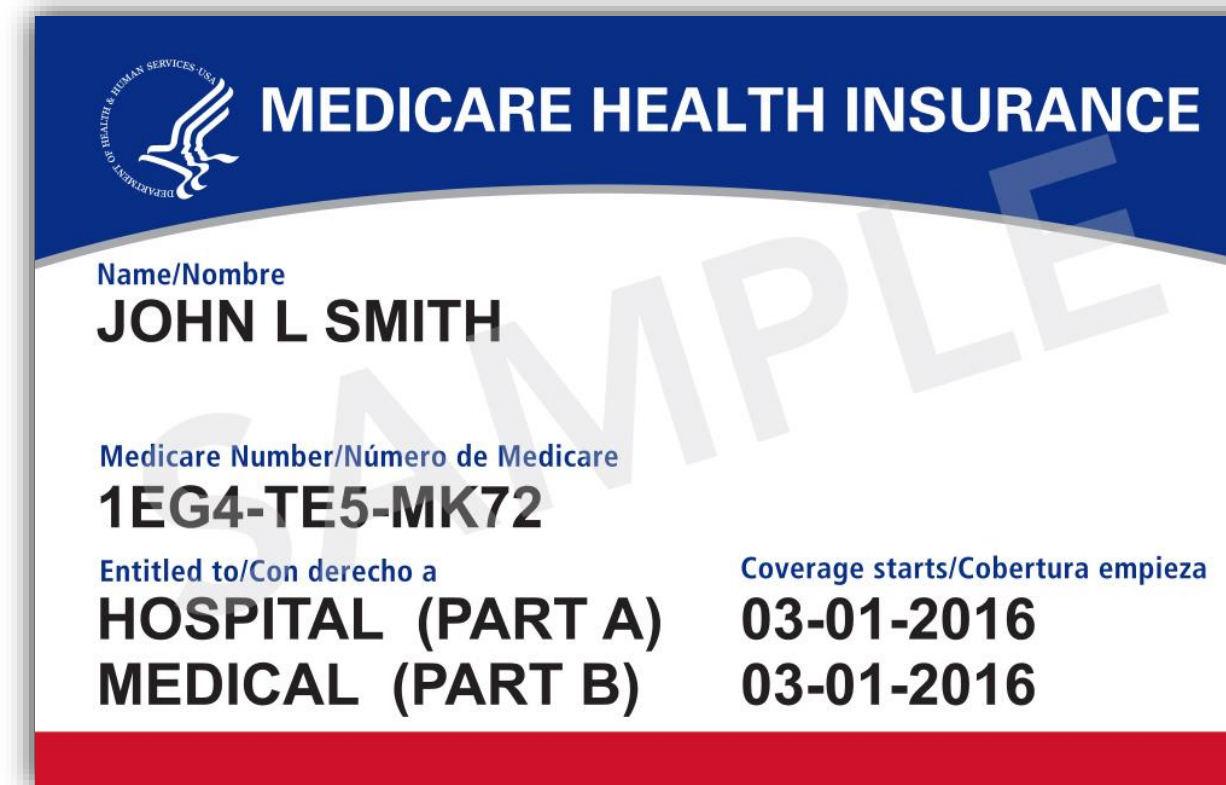
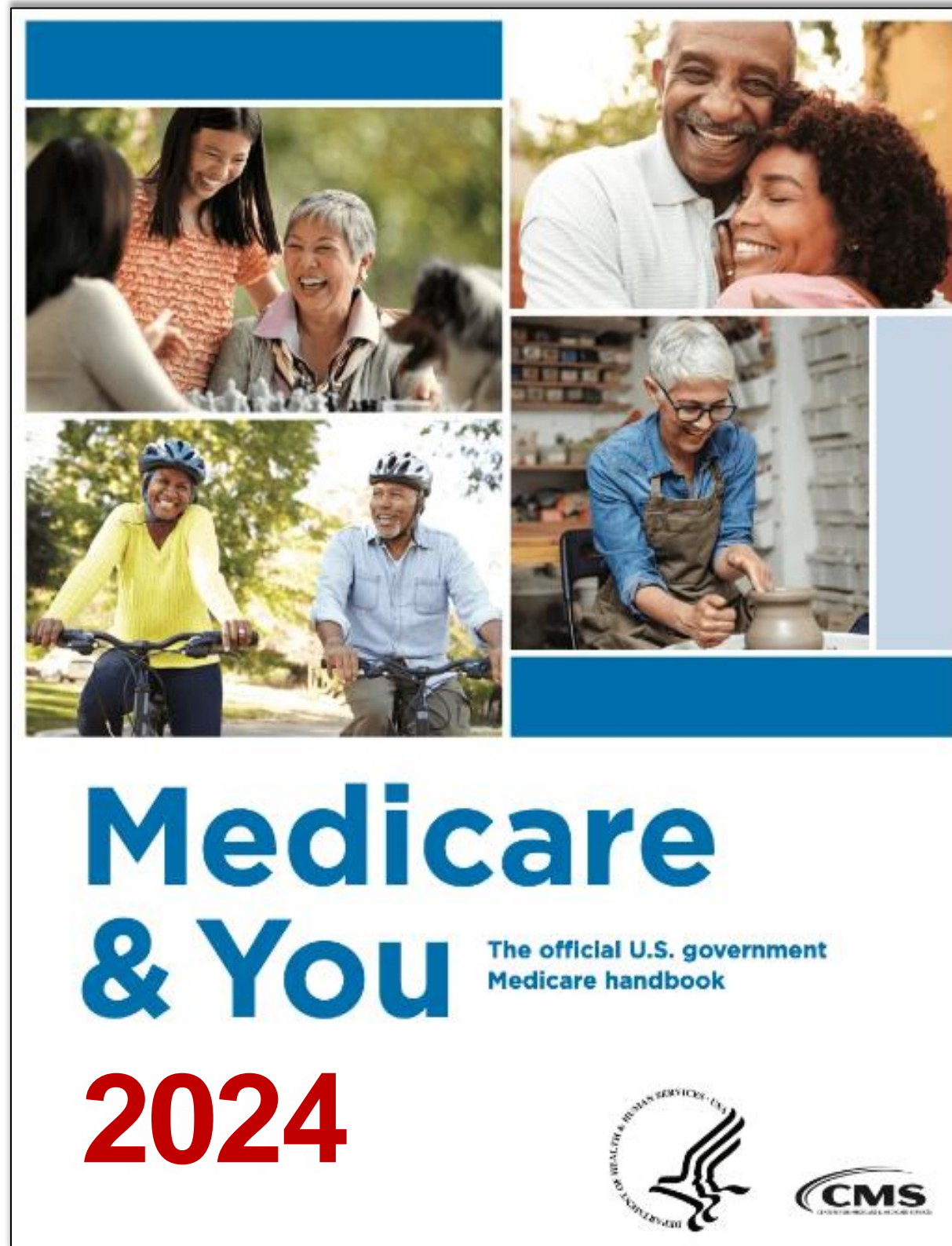
Under 65

- Receiving SSDI with certain disabilities for over 24 months = **Automatically**
- End-Stage Renal Disease (ESRD) = Depends on circumstances

ESRD = Kidney failure requiring dialysis or kidney transplant

Items to watch for in the mail

Official government publications & documentation



Trusted Resources

Official government agencies and websites



The screenshot shows the Medicare.gov homepage. At the top, there's a navigation bar with "Basics", "Health & Drug Plans", and "Providers & Services". A search bar and "Log in" button are also present. Below the navigation, there's a large hero section with a woman in a blue shirt holding a clipboard. The text reads "Welcome to Medicare" and "Get Started with Medicare". Below this, there are four service cards: "Log in or create an account", "Find health & drug plans", "Find care providers", and "Talk to someone". Each card has a brief description and a "Get Help" or "Find Plans Now" button.

The screenshot shows the Social Security Administration website's Medicare sign-up page. The page title is "Sign up for Medicare". The main heading is "Sign up for Medicare". Below the heading, there's a sub-heading "Sign up for Medicare" and a paragraph: "Medicare is our country's health insurance program for people age 65 or older, or with certain disabilities or permanent kidney failure." There's a section for "Information you'll need to provide" with a plus sign. Below that, there's a "Start an application" section with a sub-heading "Start an application" and a paragraph: "Our employees review every detail you submit. If we need documents or more information, we'll let you know by mail or phone within 14 days. To avoid delays, don't mail us documents unless we ask you to send them." There's a "Start application" button. At the bottom, there's a section for "Other ways to complete this task".

Enrollment Periods

When to sign up for Medicare or make a change

Initial Enrollment Period

Turning 65



Annual Enrollment Period

Coverage begins January 1st



October 15th - December 7th

Special Enrollment Period

No late enrollment penalty for Part B

Up to 8 months after leaving a group health plan or moving out of the service area.

General Enrollment Period

Late enrollment penalty for Part B

Coverage begins July 1st



January 1st - March 31st

The 4 Main Parts of Medicare

Original Medicare



Hospital Insurance

- Inpatient Care
- Skilled Nursing
- Hospice

Medical Insurance

- Outpatient Care
- Diagnostics
- Doctor Services
- Medical Supplies

Medicare Advantage

- Private Insurance takes over Parts A&B
- HMO or PPO services
- Regulated by Medicare

Rx Drug Coverage

- Private Insurance
- Stand Alone or combined with Part D = (MA+PD)
- Regulated by Medicare

Medicare Part A

In Patient Hospital Insurance, Skilled Nursing, and Hospice Care



Part A Premium

- Most people do not pay a premium = \$0 per month
- If you paid Medicare taxes for less than 40 quarters = \$506 per month

Hospital Coverage

- Days 1-60 = \$1,632 deductible
- Days 61-90 = \$400 per day each benefit period
- Days 91+ = \$800 per day each benefit period (up to 60 days of your “Lifetime Reserve Days”)
- **You pay all costs each day after Lifetime Reserve Days**

Skilled Nursing Facility Coverage

- Days 0-21 = \$0
- Days 21-100 = \$200 per day
- Days 101+ = **you pay all costs**

Medicare Part B

Medical Insurance: Outpatient Care, Diagnostics, Doctor Services, and Medical supplies



\$174.70 monthly premium

- Taken out of Social Security, or billed quarterly (**\$524.10**/quarter)
- Higher incomes pay higher Part B Premiums
- Lower incomes may qualify for Medi-cal premium assistance
- Enrolling in Medicare may trigger a redetermination of Medi-cal

Covers 80% of all services

- You pay for 20% share of costs on all services with no cap
(including most inpatient hospital doctor services)
- **\$240** annual deductible

3 Health Plan Options

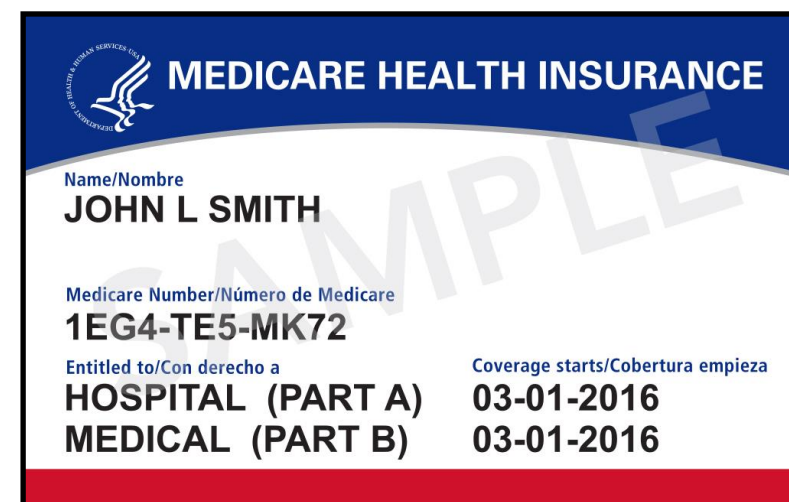
Medicare Supplement or Medicare Advantage

- Medicare Supplement Plan (Medigap) + Rx Plan
- Medicare Advantage HMO Plan
- Medicare Advantage PPO Plan (higher MOOP in LA County)

Medicare Supplement Insurance

aka Medigap Policy

Original Medicare Pays 80%



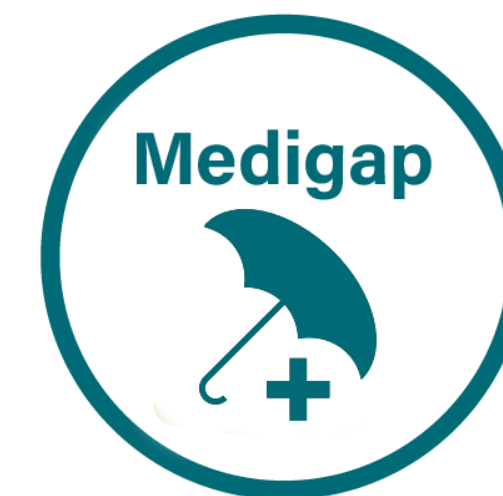
Hospital Insurance

+



Medical Insurance

Medigap Policy Covers 20%



**Most popular
is Plan G**

(estimated \$163.⁰⁰ per month)

Medicare Rx Part D

Medicare Prescription Drug Coverage (PDP), \$25 per month on average



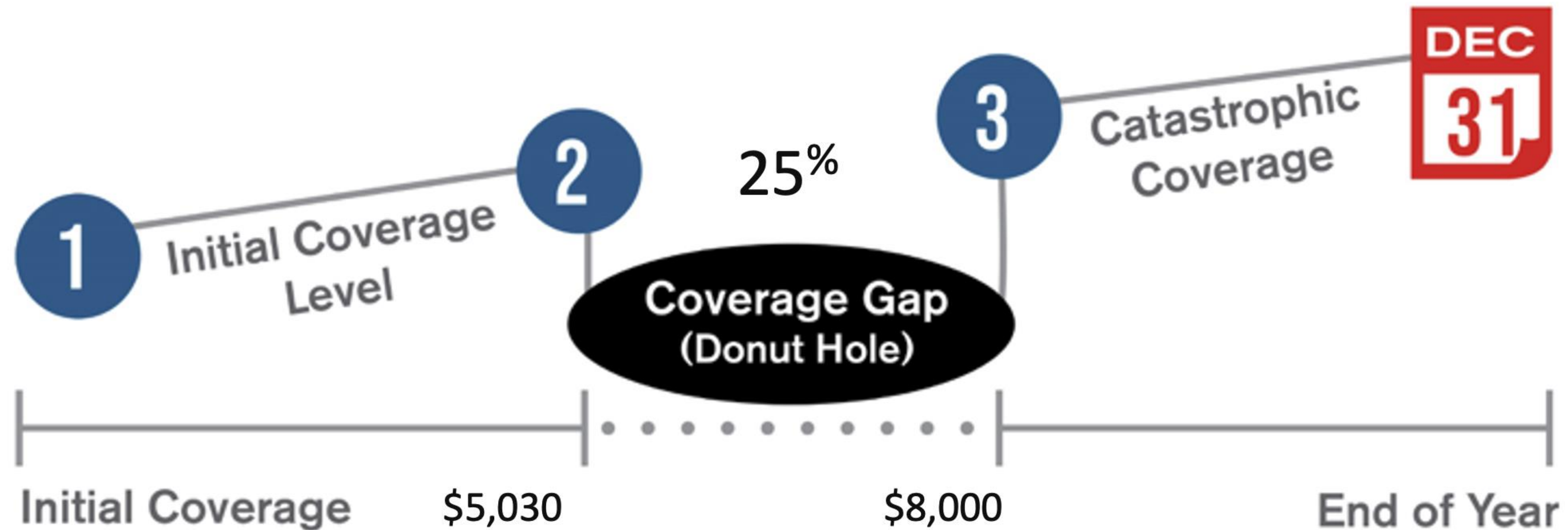
The amount a plan will cover is based on a Formulary (list of prescription drugs)

- Consider how your prescriptions are covered before choosing a plan
- Tier 1 = \$
- Tier 2 = \$\$
- Tier 3 = \$\$\$, etc.

Drug coverage is an optional benefit

- If you decide not to get Rx coverage when first eligible, you may pay a penalty
 - unless you have creditable drug coverage or get extra help
 - you will pay this penalty for as long as you have Rx coverage
- Coverage Gap - aka the Donut Hole

Coverage Gap aka *The Donut Hole*



2024 Deductible \$0 - \$545

In the Coverage Gap Rx costs are \$0 – 25% for Brand Name & Generic Drugs

Part D plans will pay 20% of total drug costs in this phase (instead of 15%)

In 2024 Part D enrollees w/o LIS, out of pocket spending will be capped to a threshold of \$8000 (instead of \$11,000-\$15,000 in 2023)

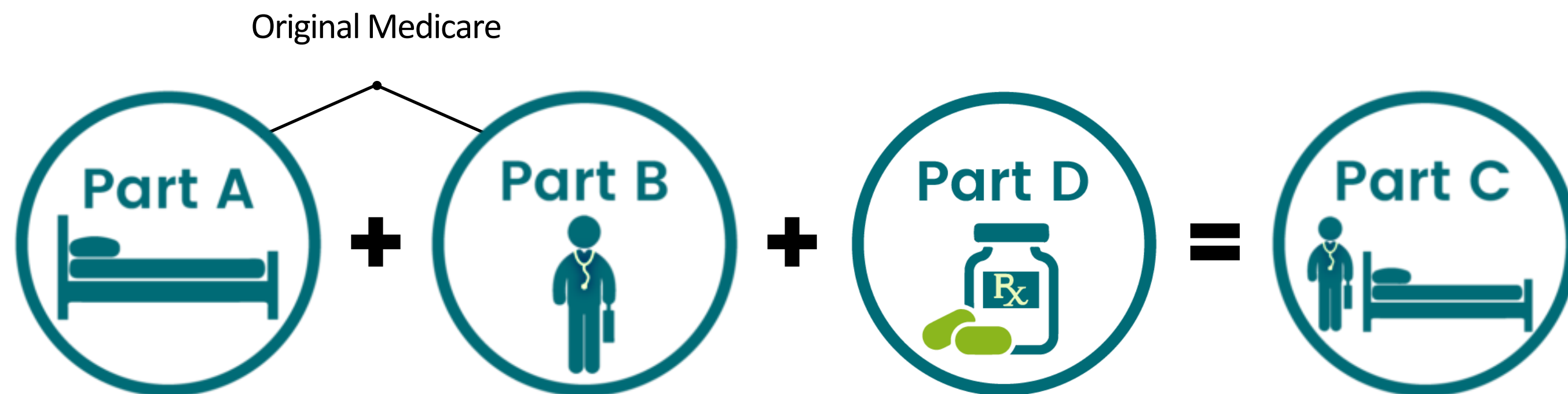
Medicare Advantage Part C

Medicare Advantage Plans with Prescription Drug Coverage (MAPD)



Medicare Advantage Plans are offered by private insurance

- Plans are regulated by Medicare
- Takes over Parts A+B+D
- You must choose a Medical Group and Insurance Company



Medicare Rx Part D

There are 2 ways to get Medicare Prescription Drug Coverage (PDP)



Part D stand-alone Rx Drug Plan

- Over 26 drug plans in LA County
- Monthly premiums average \$25
- May have annual deductible up to \$545



Medicare Advantage + Rx Drug Plan

- Medicare Advantage Plan (Parts A+B)
- Combined with Rx Drug Coverage (Part D)
- aka MAPD (Parts C+D)

The Parts of Medicare Advantage HMO Plans

Choose Insurance Company:

- Aetna
- Anthem Blue Cross
- Blue Shield of California
- Wellcare/Health Net
- Humana
- SCAN
- United Health Care/AARP

Choose Medical Group:

- Torrance Memorial IPA *
- Optum
- UCLA Health
- + many others

-
- *Torrance Memorial Medical Center – rated most outstanding hospital in the South Bay and recently chosen most outstanding non-teaching hospital in the United States*
 - *Torrance Memorial IPA voted best medical group in the South Bay for 8 years*
 - *Routine Care is all done within the Medical Group*
 - *ER/Urgent Care covered worldwide*
 - *Monetary Advantages – many benefits at low cost*

...and many other advantages that Erik will talk about later



Case Study

Meet Sam

Male, 65 years old, in 1 calendar year

- Had 12 doctor visits
- Spent 4 days in the hospital for a minor surgical procedure
- Also took 3 generic prescription drugs per month

After paying a **monthly \$174.70** premium for Medicare Part B, under the following scenarios he may have also paid:

Original Medicare
Parts A+B

\$4,728

Medicare Supplement
With Plan G + Drug Coverage

\$2,436

\$163/mo + \$25 average

Medicare Advantage
PPO

\$2,634*

* Additional costs for out of network providers may apply

Medicare Advantage
HMO

\$0 - \$200

Group retirement plans or Medi-Cal have different cost structures

Options to consider

Choosing Medicare coverage

Original Medicare A+B	Medicare + Supplement + Rx	Medicare Advantage HMO	Medicare Advantage PPO
<ul style="list-style-type: none"> • No Drug Coverage • Freedom to choose any doctor that accepts Medicare nationwide • No limit to out of pocket costs 	<ul style="list-style-type: none"> • Freedom to choose any doctor that accepts Medicare nationwide • Out of pocket costs limited to monthly premiums only • Added benefits - Health club, vision discounts, nurse help-lines 	<ul style="list-style-type: none"> • Includes drug coverage • Low or no co-payments or co-insurance • Must use in-network doctors, specialists and hospitals • Coordination of care, patient advocate, care management • Added benefits - Health club, vision discounts, nurse help-lines 	<ul style="list-style-type: none"> • Includes drug coverage • Monthly premiums + co-payments + co-insurance applies • Out of network providers = higher costs • Annual deductible if out of network providers are used • High maximum out of pocket costs

Torrance Memorial IPA

A nonprofit, multi-specialty physician network and a division of Torrance Memorial Health System that has been taking care of the South Bay for more than 40 years



EXPERIENCE THE Torrance Memorial IPA DIFFERENCE



- Over 500 primary care physicians and specialists* in all subspecialties of medicine
- Over 40 years in the South Bay and a division of Torrance Memorial Health System
- Convenience! The only IPA offering member self-referral to select specialties
- Affiliated with Cedars-Sinai Medical Center

*TorranceMemorialIPA.org/find-a-doctor

THE Torrance Memorial IPA DIFFERENCE:

Convenient Access

The ONLY medical group in the South Bay offering **MEMBER SELF-REFERRAL** and open access to these specialties:

- Behavioral Health
- Cardiology
- Dermatology
- Gastroenterology
- OB/GYN
- Podiatry
- Pulmonology
- Urology
- Ambulatory care management – for members with chronic health conditions



US NEWS & WORLD REPORT BEST HOSPITALS 2023-2024

Hospital Name	CA Ranking	LA Metro Ranking
Cedars-Sinai Medical Center	1	1
Ronald Reagan UCLA Medical Center	1	1
Keck Medical Center of USC	6	3
TORRANCE MEMORIAL MEDICAL CENTER	9	4
Hoag Memorial Hospital	9	4
MemorialCare Long Beach Medical Center	12	6
UC Irvine Medical Center	16	9
Providence Little Company of Mary Medical Center	28	16

Specialties: Diabetes & Endocrinology, Cardiology, Heart & Vascular Surgery, Gastroenterology & GI Surgery, Geriatrics, Neurology & Neurosurgery, Orthopedics, Pulmonology & Lung Surgery, Urology

Procedures & Conditions: Chronic Obstructive Pulmonary Disease, Colon Cancer Surgery, Diabetes, Heart Attack, Heart Bypass Surgery, Heart Failure, Hip Fracture, Hip Replacement, Kidney Failure, Leukemia, Lymphoma & Myeloma, Lung Cancer Surgery, Pneumonia, Prostate Cancer Surgery, Stroke, TAVR



Ranked #4 in the Los Angeles Region

#1 Ranked Hospital in the South Bay

Our medical expertise speaks for itself and becomes even more meaningful when compared to other top-ranking hospitals in the nation, state and South Bay.

Torrance Memorial ranks among the best.



Lundquist Lurie
Cardiovascular
Institute

NEWSWEEK BEST HOSPITALS 2023

Hospital Name	CA Ranking	US Ranking
Ronald Reagan UCLA Medical Center	1	5
Cedars-Sinai Medical Center	3	12
UCLA Medical Center, Santa Monica	5	21
Keck Medical Center of USC	9	37
TORRANCE MEMORIAL MEDICAL CENTER	10	40
MemorialCare Long Beach Medical Center	12	92
UC Irvine Medical Center	14	108
Hoag Memorial Hospital	22	152
Providence Little Company of Mary Medical Center	26	165
Huntington Medical Center	27	173

CEDARS-SINAI AFFILIATION

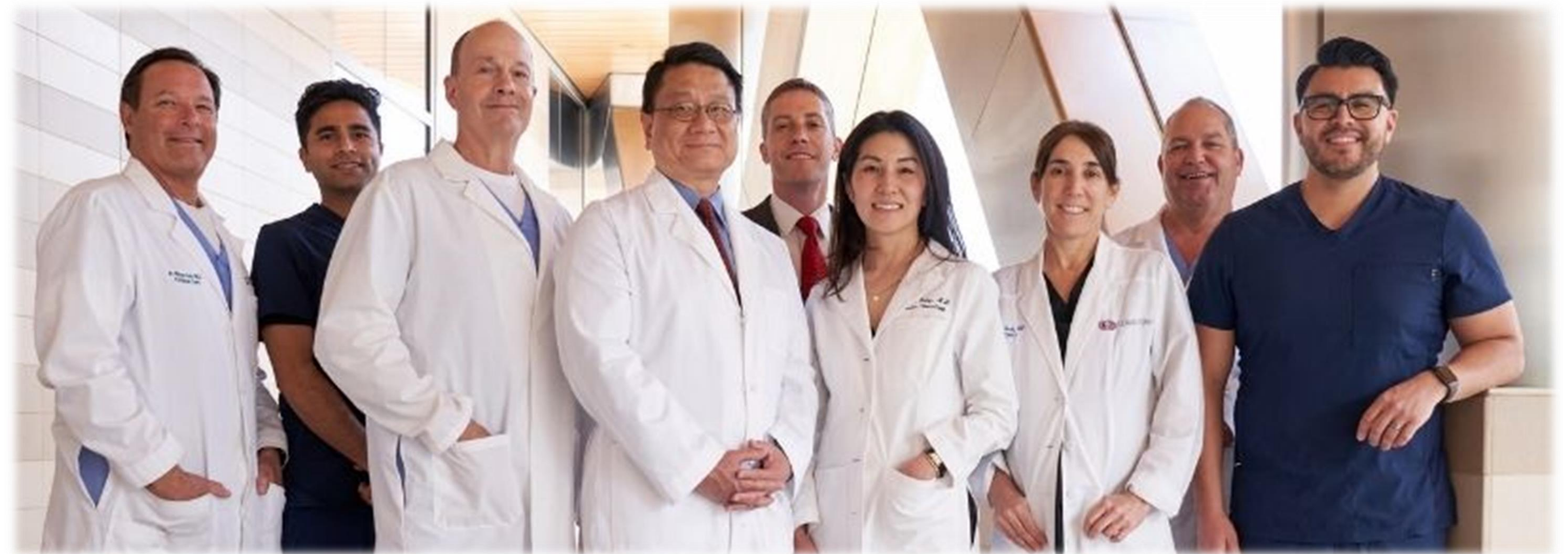
What it is and what it means for **Torrance Memorial IPA:**

- Strong clinical partner
 - Neurosurgery/endovascular procedures
 - Cardiothoracic surgery
 - Cancer clinical trials
- Strong specialty/quaternary care coordination



What it is not:

- Consolidation or combination of provider networks



Member Services Team Help Is Just a Phone Call Away!

- Single point of contact: Helping members navigate the system easier and faster
- Calls answered by a local rep
- Help with customer service needs:
 - Assistance in finding a doctor
 - Verify eligibility
 - Billing issues
 - Check authorization status of medical treatments



Toll-Free:
866-568-4472
TTY: 711

Monday through Friday
8:30 am – 5 pm
TorranceMemorialIPA.org

CONVENIENT URGENT CARE CENTERS



TORRANCE

2900 Lomita
Boulevard, Torrance,
CA 90505

Monday through Friday
9 am – 8 pm
Saturday, Sunday and
holidays
8 am – 6 pm



MANHATTAN BEACH

855 Manhattan Beach
Boulevard, Suite 101,
Manhattan Beach,
CA 90266

Monday through Friday
4 – 9 pm
Saturday, Sunday and holidays
8 am – 5 pm



Urgent Care, Primary
Care & Imaging Now
Open!

EL SEGUNDO

2110 E. El Segundo
Boulevard, Suite 100
El Segundo, CA 90245

Monday through Friday
9 am – 8 pm
Saturday, Sunday and holidays
8 am – 6 pm

EL Segundo – Nash Street

2110 E. El Segundo Blvd.
El Segundo, CA 90245

Endoscopy and Imaging Now Open!

**Access to a variety
of medical services
in one location**

- Primary care
- Cardiology
- Pediatrics
- OB/GYN
- Oncology
- Pulmonology
- Gastroenterology
- Urgent care
- Lab draw
- Endoscopy Center
- Imaging (CT scanner, ultrasound)
- Convenient free parking \



Torrance Memorial IPA Is NOT Your Insurance Company

We contract major insurance companies that offer Medicare Advantage Plans approved by CMS. They provide the benefits and Torrance Memorial IPA provides the care.

For a complete listing of plans, please contact 1-800-MEDICARE (633-4227) (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week, or consult [medicare.gov](https://www.medicare.gov).

Medicare Advantage Health Plans

 | MedicareComplete[®]
insured through 













Our New Primary Care Physicians

Having a primary care physician results in significant patient health benefits:

- Coordination of care
- Lower medical costs
- Staying healthier as you age
- Referral to specialists

Call our physician referral coordinators for assistance finding a doctor 310-891-6717



Krixie Silangcruz, MD, MBA
Internal Medicine
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Carson
310-233-3203



Cho Rok Kim, MD
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3333 Skypark Drive, Suite 100
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310-784-6300



Ronald Siregar, MD
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Carson
310-233-3203



Won Seok Shin, MD
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Torrance
310-378-2234



Allen Pachtman, MD
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Torrance
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Mona Madani, MD
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El Segundo
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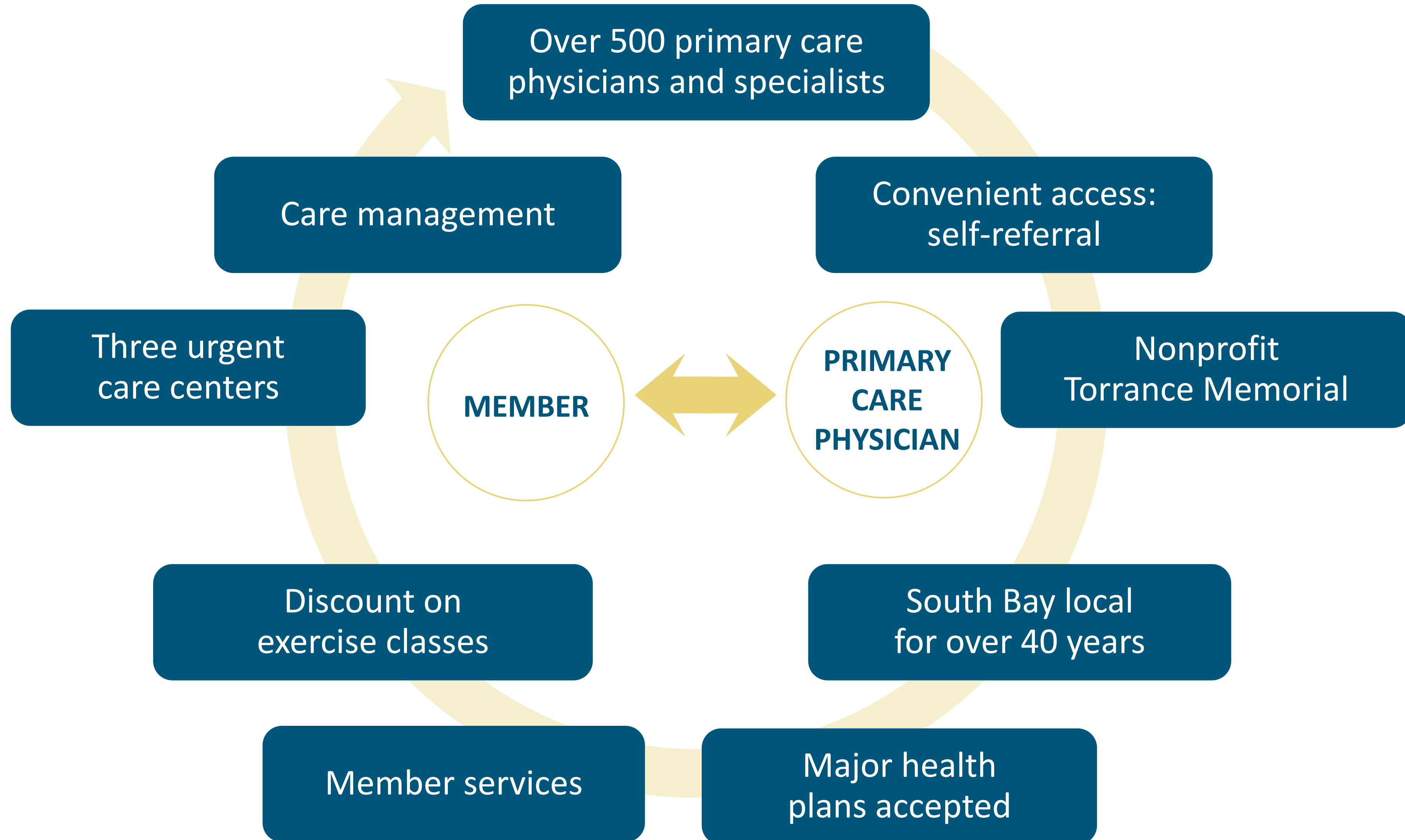
Sushan Joshi, MD
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Torrance
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Alya Torna, MD
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29409 S. Western Avenue
Rancho Palos Verdes
310-891-6684



Circle of Health



Ready to Join Torrance Memorial IPA?

NEW TO MEDICARE?

Join one of many
Medicare Advantage Plans

ALREADY HAVE A MEDICARE ADVANTAGE PLAN?

Switch your medical group to Torrance
Memorial IPA today!

Call the Torrance Memorial IPA Resource Center and speak to
Linda at **310-257-7239** or visit **[TorranceMemorialIPA.org](https://www.TorranceMemorialIPA.org)**

Q

&

A

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Specializing in Medicare

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