

Medicare questions? Here's where to get answers

SANTA CRUZ -- About 100 people attended a Tuesday morning information session on Medicare options presented by Debbie Reed of the Health Insurance Counseling and Advocacy Program.

The free talk at the county Health Services Agency complex was the first of 13 presentations planned by the nonprofit Senior Network Services this month and next.

Reed gave those in attendance a 20-page handout explaining three basic choices: Sticking with original Medicare, which pays 80 percent of the cost of doctor visits and required a \$155 upfront deductible this year; opting for HealthNet, a Medicare health maintenance organization in Santa Cruz County, which has no deductible, a \$10 doctor visit co-pay and costs \$195 per month, or choosing Anthem Blue Cross, a statewide preferred provider organization, which has a \$300 deductible and a co-pay for doctor visits but no monthly premium.

About 2,500 senior citizens who bought AARP MedicareComplete SecureHorizons HMO for \$89 per month must choose another because the company is discontinuing Santa Cruz County coverage as of Dec. 31.

Sales agents for HealthNet and Anthem are competing for their business, giving free presentations to pitch their plans.

"They're all at Marie Callender's," said Reed, referring to the restaurant near the Capitola Mall frequently booked by insurance agents.

For many senior citizens, the big question is: Which doctors are part of the network for HealthNet and Anthem? That's

important because it costs more to see doctors who are outside the network.

Doctors who belong to Physicians Medical Group are in the HealthNet network but outside the Anthem network. They have been advertising that they accept patients with Medicare.

Reed said she did not know if doctors in the Palo Alto Medical Foundation are accepting new Medicare patients or if they will be part of HealthNet or Anthem networks in 2011.

Those with a doctor at Palo Alto Medical Foundation are supposed to get a letter with details, Reed said.

"I'm upset," said Noreen Feuss, a retired first-grade teacher who previously was covered by the Kaiser plan in Santa Clara County. "A Blue Cross salesperson tells you the doctors in PAMF will be on your list but they're still negotiating."

Bob Wolf, 72, a retired industrial arts teacher who came with his wife Bonnie, a retired history teacher, is considering Anthem Blue Cross because the monthly cost is zero.

"Why join AARP and pay \$150 a month?" he asked.

Jim Miracle, a Navy veteran who worked as a regional sales manager before retiring, and his wife Nelda, who has coverage from working at Safeway, appreciated Reed's presentation.

"This gal was great," said Miracle, 79. "The other ones are trying to sell you something."

On Thursday, Reed Said all of the doctors in the Physicians Medical Group are in the Healthnet Seniority Plus Ruby HMO but that patients need to ask their doctors if they are part of the Anthm Blue Cross Freedom Blue 1 preferred provider organization.

She said all the Palo Alto Medical Foundation doctors are in the Healthnet Seniority Ruby Plus HMO and are part of the Anthem Blue Cross Freedom Blue 1 preferred organization. PAMF is accepting new Medicare patients, and patients can find out which insurance plans are accepted online at www.pamf.org/physicians/healthplans.html.

Medicare seminars

The Senior Network Services Health Insurance Counseling & Advocacy Program will present a dozen free forums on Medicare coverage options for 2011. The locations and dates are:

■Santa Cruz County Health Services Agency, 1080 Emeline Ave., Santa Cruz, Building D, basement auditorium, 10 a.m.-noon Nov. 23 and 30 and Dec. 7.

■Dominican Hospital Education Center, Room B2, 1555 Soquel Drive, Santa Cruz, 10 a.m.-noon Nov. 24 and Dec. 15, 22 and 29; and 2-4 p.m. Dec. 8.

■Watsonville Senior Center, 114 E. Fifth St., Watsonville, 1-3 p.m., Thursday, Dec. 2 and 16.

■San Lorenzo Valley Senior Center dining area, Highlands Park, 8500 Highway 9, Ben Lomond, 1-3 p.m. Dec. 14.

Space is limited, reservations are required by calling 704-6231. Priority will be given to those losing coverage of Secure Horizons HMO or other health plans.