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Fourth Medicare plan for Stanislaus County

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A fourth Medicare Advantage health plan will be available in Stanislaus County in 2010, and it will take a different approach than its competitors.

CareMore Health Plan, based in Southern California, calls itself an insurance company that doesn't act like an insurance company.

It started 16 years ago as a medical group serving senior citizens and developed into a health insurance plan with 35,000 subscribers in Los Angeles, Orange County, Las Vegas and Tuscon, Ariz.

The federal government recently approved its application to offer its Medicare managed-care plans in Stanislaus County to people 65 and older or adults with certain disabilities. Medicare Advantage plans provide more than the standard Medicare benefits; the coverage includes primary care, hospitalization, surgery, radiology, prescription drugs and other services.

The other plans in this county are Kaiser Senior Advantage, AARP MedicareComplete SecureHorizons and HealthNet Healthy Heart.

"We are a health plan that thinks like a physician and provides services as a physician would," said Josh Martin, the company's general manager in Northern California. "We don't think like an insurance company."

CareMore is entering the market with lower pricing and a care center soon to open in the former Blockbuster Video store at 1234 McHenry Avenue in Modesto. A local staff of 20 to 25 employees will include health care professionals, salespeople and office workers.

It is introducing its Start-Smart health plan, for \$19 a month, with comprehensive medical and prescription drug coverage. The copayments are higher than normal, and there is no coverage for medication in what Medicare patients know as the "doughnut hole." That is, patients pay 100 percent for drugs after their medication costs exceed \$2,830 for the year.

The company has a Value Plus option, at \$49 a month, covering medical services and prescription drugs. The copayments are lower, and the plan covers generic and some brand-name drugs after costs exceed the initial coverage limit of \$3,000.

Subscribers will have a choice of doctors in the Modesto-based All Care Independent Physician Association, including about 100 primary care physicians and 300 specialists, and will have Doctors Medical Center as their designated hospital.

CareMore will be set apart by its McHenry Avenue care center. There, an initial evaluation of patients' medical needs will be performed, but the center also will be used for other health services, recreation and social activities.

Patients will go to their primary care physician for regular appointments, but older patients needing a lot of routine care may have some of that done at the care center. It could be foot care, diabetes counseling or monitoring for congestive heart failure.

"The emphasis is on frail seniors who tend to consume a lot of time and resources in a primary care physician's office," Martin said. "Because it consumes a lot of time in the physician's office, it often isn't done or done effectively."

The center may monitor patients with hypertension by giving them a blood pressure cuff to use at home, with the readings sent to the center over a phone line. The care center also will be a social hub with exercise equipment, walking and bike clubs, dances or even ice cream parties, Martin said.

Other care centers could open in Turlock or the Oakdale area as membership grows, he said.

This year, premiums for the other Medicare Advantage plans in Stanislaus County ranged from \$60 to \$82 a month. As with all plans, patients also are expected to pay the Medicare Part B premium, which was \$96.40 a month in 2009.

There is no guarantee that CareMore's rates will stay as low as they are, because premiums are reset every year. A representative said the company keeps its rates competitive by ensuring patients get regular care that keeps them out of hospitals.

"The cost of health care is tied to the premium to some degree," said Dawn Maroney, a marketing vice president for CareMore. "But it is really the management of the health care. If you manage the health care, you can offer an inexpensive package."

The period for enrolling in a Medicare Advantage plan runs from Nov. 15 to year's end. People looking to enroll or change health plans are advised to make sure the plan covers their medications. Pre-existing health conditions are not an issue.

The Health Insurance Counseling and Advocacy Program of Stanislaus County will hold meetings this month for comparing the available plans. Its annual meeting at the Modesto Senior

Center on Bodem Street will start at 9 a.m. Oct. 22. Meetings also are planned in Turlock, Oakdale and Patterson.

For more information about CareMore plans, call 877-211-6614 or 985-9417.

To compare Medicare Advantage plans in Stanislaus County, go to www.medicare.gov, then click on "Medicare Health Plans 2009" and follow the directions. To see if a plan covers your medication, click on "Formulary Finder 2009."

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