


RANCHO FAMILY
MEDICAL GROUP



951.225.6808

Welcome to Medicare

Learn Medicare basics
from local physicians!

ranchofamilymed.com

Learn more inside!

- About Rancho Family
- Trusted Brokers
- All About Medicare

Table of Contents

- 02** About Rancho Family
- 05** Why Use a Broker
- 08** What is Medicare?
- 12** Medicare Terms
- 14** Medicare Costs
- 15** Medicare Enrollment Periods

Quality Primary Care Since 1942

Welcome to Rancho Family Medical Group! We have been providing quality healthcare in the Temecula Valley since 1942 and have now expanded to over 12 offices throughout the Southwest Riverside region. Our team of physicians are committed to delivering exceptional service and bringing you the best that quality healthcare has to offer. We believe in encouraging a balanced diet filled with minimally processed, whole foods and regular movement to ensure you are maintaining your health outside of the exam room. We strive to provide outside resources, such as nutrition talks and

exercise courses, to further educate you on your health and well-being.

With access to hundreds of resources including hospitals, specialists and wellness programs, you can trust that you'll be receiving top-notch care with us.

We look forward to helping you maintain your health and well-being!

[ranchofamilymed.com](https://www.ranchofamilymed.com)

Office Locations



Redhawk
31720 Temecula Pkwy. Ste. 100
Temecula, CA 92592
951.414.8240



Hot Springs
38860 Sky Canyon Dr. Bldg A
Murrieta, CA 92563
951.225.6276



Makena
31150 Temecula Pkwy. Ste. 200
Temecula, CA 92592
951.225.6827



Fallbrook
521 E. Elder St. #105
Fallbrook, CA 92028
760.728.8344



Urgent Care
31720 Temecula Pkwy. Ste. 100
Temecula, CA 92592
951.225.6838



Menifee
30420 Haun Rd
Menifee, CA 92584
951.723.3800



Single Oak
28780 Single Oak Dr. Ste. 160
Temecula, CA 92590
951.252.8650



Sun City
27190 Sun City Blvd.
Sun City, CA 92586
951.723.3804



Cal Oaks
41011 California Oaks Rd #103
Murrieta, CA 92562
951.225.6287



Hemet
3853 W. Stetson Ave. Ste. 200
Hemet, CA 92545
951.225.6802



Hancock
25405 Hancock Ave, Ste 204
Murrieta, CA 92562
951.894.6868



Are you ready to become a patient?



Our Patient Relations team is here to help you switch your doctor! Call us!

951.225.6808

Here are some major insurances that we accept!

If you don't see your insurance please call us for assistance. 951.225.6808



Alignment Healthcare

Want to meet your doctor before switching?

Call our senior advocates today to learn more about our upcoming Meet the Doctor events!



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Why Use a Broker

Brokers are an amazing resource at zero cost to you!



Medicare can be confusing. Friends and online guides can be helpful but having a local expert to guide you in choosing the right plan for your individual needs has its advantages.

This is where an Independent Broker specialized in Medicare comes in.

What do Brokers do?

A Broker can offer you a personalized review of the plans that you are interested in and even help you to enroll. There is no fee for you to use their services; they are rewarded a commission by the plan that you select. It is important to work with a broker that will review many plans so that you can be sure to see the greatest coverage for the least out of pocket based on your need. Because Independent Brokers are not employed or bound to just one insurer, you're more likely to get objective recommendations from them.

Things to be aware of!

Be aware that if you call a number on an ad you see on TV or elsewhere, the agent on the other end of the phone might sell plans only for one insurer. This means you won't hear about their competitors and how they stack up against one another.

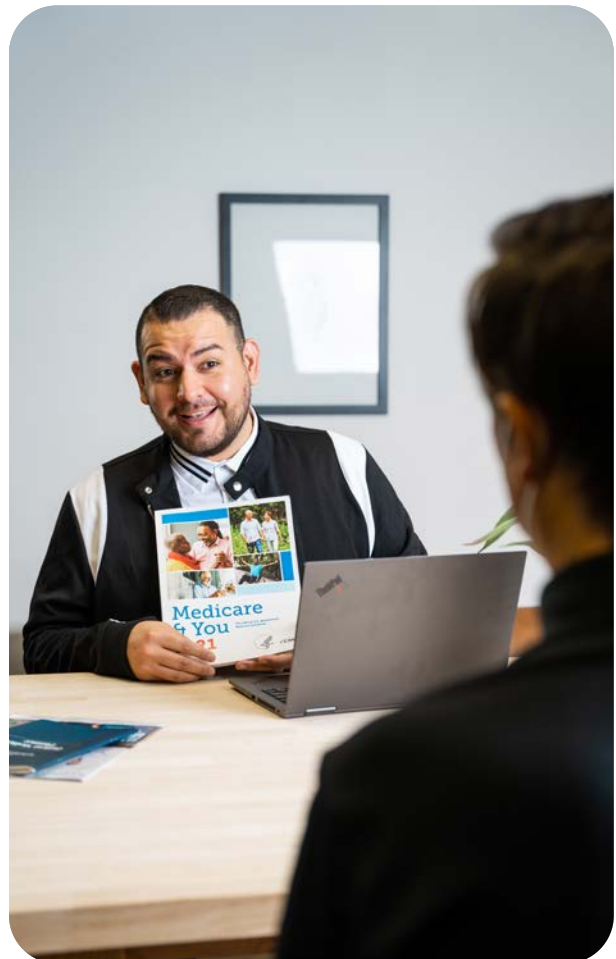
What should your Broker know?

Make sure your broker checks whether your doctor, hospital, preferred

pharmacy and other providers are considered in network.

Also, your agent should be familiar with programs that could help pay your prescription drug expenses if you're struggling with their costs.

If you pick an Advantage Plan during fall enrollment and realize afterwards that it's not a good fit, you can switch to another one or to original Medicare and a stand-alone Part D prescription plan between Jan. 1 and March 31.



Meet Our Trusted Brokers

A&B Insurance Services

Riverside county currently has over 50 Medicare Advantage plans to choose from?

If you have MediCal or are considering a Supplement plan, there are even more! A&B Insurance Services is a team of Independent insurance Brokers that work for you.



Cesar Garcia CA Lic# 0M07490
Rachel Brown CA Lic#0H55045
Bradley Massey CA Lic#0L86250

Toll Free Phone: 888.594.5043
TTY 7/11 • M-F 8 am - 6 pm
ab.insuranceservices@gmail.com
rbrown.onlinehealth.news

By calling the number above you will be directed to a licensed insurance agent. Medicare has neither reviewed nor endorsed this information.

If you are already working with a Medicare broker you are happy with, please continue working with them.

What We Offer

One-Stop Shopping

We are CA Life & Health licensed to review your Medicare plan options. We will help you clear away the fluff and find the plan that will work best for you based on your needs. We will help you review your coverage year after year. Our goal is to be your Broker for life.

We Live Where We Work

We are familiar with local doctors, hospitals, health plan options and resources. We carry most plans in Riverside and San Diego counties and offer you an unbiased review.

Pandemic Prepared

We can answer many of your questions over the phone and present multiple plan options online. We can also meet in person, respecting the rules of social distancing with mask, gloves, and sanitizer. Our entire team has received the Moderna COVID-19 vaccine.

No Fee/ No Obligation

There is never a fee for our services. We will listen to your needs, run the review of all options, and help you to enroll in the right plan for you.

Follow us on Social Media and get on our guest list for our upcoming Informational Medicare Benefit presentations: [facebook.com/AB.InsuranceServices.CA](https://www.facebook.com/AB.InsuranceServices.CA)

A&B Insurance Team

Cecelia Brown leads the A&B Insurance team as a mentor, trainer and provides all around support to her team for sales and marketing, community events, compliance assurance and offers patient support and advocacy for A&B Insurance clients.



Cecelia has almost 40 years' experience in the Medicare Health Care Sector. She began her career with FHP Healthcare in 1982 and successively rose through the ranks from Sales Representative to Associate Vice President of Sales and Marketing for the State of CA.

Having held Executive Leadership positions with several Health Plans (including start-ups) as well as Consulting with Health Plans throughout the United States, Cecelia is now focused on supporting her team locally as well as serving Seniors in her community.

Cecelia is a Board Member with the Foundation for Senior Care program in Fallbrook, a non-profit organization that offers Daily Adult Care, Patient Advocacy, Meal deliveries for those in need as well as provides transportation for those that need assistance taking care of their personal and health care needs that no longer drive or have their own transportation.



Dr. Irene Kim
Internist • Sun City, CA

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What is Medicare?

Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

The coverage works similar to insurance you'd get through your job. You may have to pay deductibles, coinsurance, and sometimes copays. For most types of Medicare coverage, you also pay monthly premiums. (Most people don't pay premiums for hospital coverage, called Part A.) But you enjoy advantages under Medicare that you don't with private insurance.

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Original Medicare

What is included with Original Medicare.

A

Medicare Hospital Coverage

Original Medicare's hospital insurance pays for your stay in any hospital that takes part in Medicare.



Ambulance Service



Inpatient Hospital Care & Services



Skilled Nursing Facility Care



Home Health Care & Hospice

B

Medicare Medical Insurance

Medicare Part B medical insurance pays for:



Outpatient Services



Medical Testing & Lab Services



Doctor Visits & Preventive Care



Durable Medical Equipment & Supplies

Additional Private Health Insurance Options

This includes everything shown above with Original Medicare plus...

C

Medicare Advantage

Replaces Original Medicare and prescription drug.



Dental Care



Vision Services & Care



Prescription Drug Coverage



Hearing Care



Additional Benefits Not Covered By A or B

D

Medicare Drug Coverage

Prescription drug coverage.



Prescription Drug Coverage

G

Medigap

Works alongside Original Medicare to help pay for out-of-pocket costs.



Predictable Out-of-Pocket Costs



Keep Your Doctor



Coverage When You Travel



Guaranteed Coverage for Life


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Dr. James Sotis
Family Physician • Murrieta, CA

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Medicare Advantage

Replaces Original Medicare and prescription drug.

Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D. They are offered by Medicare approved private companies that must follow rules set by Medicare. You must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan.

Most plans offer extra benefits that Original Medicare doesn't cover - like vision, hearing, dental, and more. Medicare Advantage Plans have yearly contracts with Medicare and must follow Medicare's coverage rules. The plan must notify you about any changes before the start of the next enrollment year.

In many cases, you'll need to use health care providers who participate in the plan's network and service area for the lowest costs. These plans set a limit on what you'll have to pay out-of-pocket each year for covered services, to help protect you from unexpected costs.

Each Medicare Advantage Plan can charge different out-of-pocket costs. They can also have different rules for how you get services.

Remember, you must use the card from your Medicare Advantage Plan to get your Medicare-covered services. Keep your red, white, and blue Medicare card in a safe place because you'll need it if you ever switch back to Original Medicare.

Medicare Advantage Plans can be (HMO) Health Maintenance Organization or (PPO) Preferred Provider Organization.



Dental Care



Vision Services & Care



Prescription Drug Coverage



Hearing Care



Additional Benefits Not Covered By A or B



Abigail Kent
Physician Assistant • Hemet, CA

Accepting new patients!
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Features of Medicare Supplement (Medigap) Plans

Works alongside Original Medicare to help pay for out-of-pocket costs.

Predictable Out-of-Pocket Costs

With a prepaid monthly premium (in addition to the Part B premium) you may find low or no out-of-pocket copays, coinsurance or deductible plan options available.

Guaranteed Coverage for Life*

Plan features stay the same from year to year, and your coverage will never change, even if your health does. Keep in mind that your premium will continue to increase over time.

Keep Your Doctor

Choose any doctor or hospital that accepts Medicare patients -no referrals needed.

Coverage When You Travel

A Medicare Supplement plan goes with you when you travel anywhere within the U.S.



Predictable
Out-of-Pocket Costs



Keep Your
Doctor



Coverage When
You Travel



Guaranteed
Coverage for Life

Medicare Terms

Medicare Cost Terms

When it comes to talking about paying for Medicare, there are a few terms you should be aware of.

Premiums

A fixed amount you pay to either Medicare or a private insurance company.

Deductibles

A set amount you pay out-of-pocket for covered health services before your plan begins to pay.

Copay

A fixed amount you pay at the time you receive a covered service. Amounts can vary by the coverage you use and service you get.

Coinsurance

You and your plan split costs sometimes, and a coinsurance is the percentage you pay. For example, your coinsurance rate may be 20 percent while your plan pays the remaining 80 percent of the total cost for the service.

Medicare Plan Acronyms

MA

Medicare Advantage plan

MAPD

Medicare Advantage plan with Prescription Drug coverage. Also called Medicare Part C, these are Medicare plans offered by private insurance companies. They give you all the coverage of Original Medicare, and may offer extra benefits, too. The main types are:

Dr. Rome Walter

Family Physician • Murrieta, CA





Rachel Vogel
Physician Assistant • Murrieta, CA

Coordinated Care Plans

HMO

Health Maintenance Organization. With an HMO, you usually have to use doctors and hospitals within the plan's network to make sure the plan covers your care.

PPO

Preferred Provider Organization. With this type of plan, you can use doctors and hospitals inside or outside of the network. If you go outside the network, you may pay a larger share of the cost of your care.

SNP

Special Needs Plans. A type of Medicare Advantage plan that serves people with special health care needs, like ESRD (End Stage Renal Disease or diabetes).

Other Plans

PDP

Prescription Drug Plan. Also called Medicare Part D, this is a standalone plan that helps you pay for prescription drugs.

Medicare Supplement

Medicare supplement insurance plans are also called "Medigap" and are offered by private insurers. They are made to work together with your Original Medicare coverage.

Accepting new patients!
ranchofamilymed.com/dr-walter/

What will Medicare cost?

Dr. Steven Ching
Internist • Hemet, CA

Part A & Part B Premiums

- Most people don't pay a monthly premium for Part A.
- You usually don't pay a monthly premium for Part A if you or your spouse paid Medicare taxes for a certain amount of time while working. This is sometimes called "premium-free Part A."

If you don't qualify for premium-free Part A, you can buy Part B.

People who buy Part A will pay a premium up to \$506 each month in 2023 depending on how long they or their spouse worked and paid Medicare taxes. If you choose NOT to buy Part A, you can still buy Part B.

Everyone pays a monthly premium for Part B.

(You may qualify to have Medicare premiums covered by Medi-Cal)

Most people will pay the standard Part B premium amount. The standard Part B premium amount in 2023 is \$164.90. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.



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Medicare Enrollment Periods

(IEP) Initial Enrollment Period

If you're "aging into" Medicare, your IEP will center on your 65th birthday.

If you qualify for Medicare because of a disability or other special circumstance, your IEP might depend on a different date, like the date you started receiving disability benefits.

(AEP) Annual Enrollment Period

The Medicare AEP happens each year from October 15 - December 7. At this time, Medicare beneficiaries can generally add, switch or drop coverage.

(SEP) Special Enrollment Period

This is an enrollment period outside of "regular" enrollment periods like the IEP or OEP. You must meet certain requirements to qualify for a SEP such as moving out of the plan's service area, losing employer coverage, etc.

(MA OEP) Medicare Advantage Open Enrollment Period

The Medicare Advantage Open Enrollment Period happens January 1 - March 31. During this time, Medicare Advantage members can make changes to their Medicare Advantage coverage if they want.

Working Past 65

Planning to work past 65?

Use this guide for important tips and quick answers to some commonly asked questions whether you enroll in

Medicare at age 65 or not.

Start researching your Medicare options, at least 6 months before your 65th birthday.

- Determine if you need to enroll or if you can choose to delay.

- Find out your Initial Enrollment Period (IEP) dates.

Ask your employer's benefits administrator about:

- How Medicare may work with your employer coverage and could taking it impact your spouse/dependents.

- If retiree coverage is available and how it may work for you and your spouse/dependents.

- How your spouse/dependents may be impacted if you drop the employer coverage. Are they eligible for COBRA?

Keep records and copies of your health insurance for proof of creditable drug coverage.

Learn about the Special Enrollment Period for people working past 65 and understand what you need to do to avoid late enrollment penalties.



Join us for a Medicare Meeting

We are hosting small group meetings to help answer your questions in person with A & B Insurance Services. If you would like to join, please call to RSVP.

Receive a free Patient
Planner for attending!

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