

Seniors Finding Surprises in the New Medicare HMOs

by Virginia Reuter

Doctors in northern Sonoma County are beginning to see Medicare patients who have signed up for the Health Net and PacifiCare Secure Horizons Medicare Advantage programs, and unknowingly signed away their right to choose Healdsburg District Hospital as their hospital for patient services, such as blood tests, x-rays, and other clinical testing.

Billie Bandeen, a Healdsburg resident, went to several seminars before choosing Health Net's Seniority Plus HMO. The main reason for her choice was cost—the price of her Medicare supplement plan had been going up. But after a few weeks, Bandeen switched back. “We haven't been happy with the HMO. The system is all messed up,” she says. “My husband stayed with the HMO. He must use Sutter in Santa Rosa, and has to get prior authorization before seeing certain doctors. My health needs are different—I don't have time to go to Sutter, or to get prior authorization.”

Denny Reed, Medical Assistant at Healdsburg Primary Care, spends a lot of her days dealing with problems due to the new program. Dealing with denials from the insurer is most stressful. “We have to talk the patients out of their set ideas of what their new insurance should pay for. It seemed to come all at once. We had all these people coming in believing they had signed up for a supplement to their Medicare.” Good healthcare consumers, they had gone to the seminars. But, says Reed, “It wasn't explained to them that what they were really doing was signing up with an HMO. So they were restricted to specific hospitals, providers, authorizations, that they hadn't had to get with regular Medicare with a supplement. They weren't able to have services at Healdsburg District Hospital. Instead they had to drive to Santa Rosa. We have a lot of elderly patients—it's very difficult for them to go to Santa Rosa. So they felt like they weren't getting the full picture.”

“I think it's a shame at how confused the patients are by the insurers. I would say misled even,” says Doctor David Anderson, also of Healdsburg Primary Care. “What I've heard is that the patients go to another doctor or to the lab and they are told they don't have Medicare anymore...they've signed over all their benefits to Health Net or one of the other HMOs. It's very confusing to patients.

“Unfortunately I've had patients to go our hospital, and then get mad at the hospital after they get a bill from the hospital. It's taken a while for our hospital to learn what's going on, for us to learn what's going on, because we can't tell them apart by looking at their cards. In other words, if we send patients over for an x-ray or a lab test at our hospital, they're not covered. So they get angry at us, when they should be getting angry, if you ask me, at the insurance agent who sold them this product.

“It's particularly bad for people in Cloverdale, who don't realize that they have to go all the way to Santa Rosa for even routine lab, routine x-rays.

“It may be less expensive. But the patients don’t realize that they have to pay when they go to a doctor’s office, which they don’t have normally have to do with Medicare and a good supplement. There are some hidden charges.”

Denny Reed has gotten a lot of experience in this area in the last few months. Luckily, she is a patient woman. “I explain to them what they have to do, what this plan entails, what restrictions they’ll find. And then I encourage them to sign back up with Medicare and get a supplement. I believe they can easily cancel in the first 30 days.”



Denny Reed negotiates the complicated world of Medicare HMOs.