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Recently, Deer Lodge Medical Center (DLMC), was informed by Blue Cross/Blue Shield of Montana (BCBSMT) that they had chosen to exit the Medicare Advantage Market in Powell and 31 other rural Montana counties. They will maintain a product offering in nine of the more populated counties, but even in those counties, all of their subscribers will have to re-enroll and will have a re-designed plan.

DLMC was as surprised by this decision by BCBSMT as our Medicare patients were. We understand that the change is creating a great deal of uncertainty and stress for those previously covered. Please know, we are doing whatever we can to put an alternative in place, but the timing is not optimal given the fact that open enrollment for Medicare has already begun and contracting with another insurance company can take months to complete.

We want our community to be aware that Humana Medicare plans are currently being offered by at least one broker within the county even though there are no local providers currently participating in their network. The HMO plan being offered requires that the patient have a primary care provider to manage their care. If patients go with a Humana plan and use DLMC they will be out of network and they will be charged higher copays through the plan. We realize this is not ideal for our community and want to make sure our patients are informed before agreeing to a plan of this kind.

What are your choices?

As a consumer, local seniors can choose Humana for which no providers are currently within network throughout the county, or they can enroll in traditional Medicare. Traditional Medicare however does include a Part B premium, copays and deductibles. The hospital offers a Financial Assistance Plan to patients to help with the cost of copays and deductibles based on eligibility. DLMC Financial Specialists are more than willing to provide information as to whether or not an individual will qualify for financial assistance under the hospital's plan based on household income. Beyond that we are unable to make recommendations for coverage options. The Powell County Council on Aging, located in Deer Lodge can, however, advise seniors on Medicare options and we recommend using them as a resource.

Traditional Medicare and what it entails -

Traditional Medicare comes in parts. Medicare Part A covers inpatient care and does not require a premium. There is a deductible per inpatient stay. Medicare Part B covers outpatient care, including doctor visits, and requires payment of a monthly premium. There is also an annual deductible and coinsurance of 20% of the Medicare allowable fee. A Medicare supplement will cover the deductibles and coinsurance for Medicare A and B. DLMC accepts all Medicare supplement plans and there are many available. Medicare D refers to drug plans which are available separately and cover the cost of prescription drugs, with deductibles or copays depending on the plan benefit. Big Sky Rx is a state program that helps Montana residents on Medicare with incomes below \$24,120 (single) or \$32,480 (2 person household) pay the Medicare Part D premium.

DLMC is working hard on our end to help our local seniors navigate this uncertain time. Healthcare in general, along with healthcare insurance markets, is undergoing nearly constant change that we are forced to respond to. We highly value our Medicare patients and being able to offer them care close to home is our mission. We will continue to keep the community posted as more develops around this issue.

Sincerely,
Tony L. Pfaff,
Chief Executive Officer
Deer Lodge Medical Center