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| **Press Release**  **FOR IMMEDIATE RELEASE** | Tim Jones | tim.jones@heartoftexashealthcare.org  325-597-2901 |

**Choosing the Right Medicare Plan to Get the Care You Need**

*Heart of Texas Healthcare System offers important information about Medicare.*

BRADY, Texas (Nov 16, 2020) – The annual Medicare enrollment period is upon us. For those eligible to enroll, the choices can seem confusing. Knowing your healthcare needs and understanding the options can help you make an informed choice so you can get the care that you need.

“Many people in the community receive Medicare benefits or will soon be eligible,” said Tim Jones, CEO of Heart of Texas Healthcare System. “There is a lot of confusing information out there. It is important to think about what health needs you anticipate over the next year when choosing your plan.”

Those who are eligible for Medicare have a seven-month period to sign up. This period includes three months before your 65th birthday, the month you turn 65 and ends three months after you turn 65. If you are already receiving Social Security benefits, you will be automatically enrolled in Medicare Part A and Part B (also known as Original Medicare).

This year’s fall open enrollment period began Oct. 15 and runs through Dec. 7 for those who want their coverage to begin Jan. 1, 2020. Open enrollment period allows you to make changes to your coverage, such as switching from Original Medicare to Medicare Advantage or enrolling in Medicare Part D, which includes prescription drug coverage.

It is important to note that once you elect a Medicare Advantage plan, you have opted out of the traditional Medicare program and have enrolled in a commercial insurance product.  Re-enrollment to the traditional Medicare program can take place October 15 – December 7, 2020 period

Under special circumstances, you may be eligible to sign up outside the seven-month initial enrollment period.

In general, services offered through Medicare Part A and Part B (also known as “Original Medicare”) require fewer pre-approvals and result in fewer restrictions than Medicare Advantage plans, also known as Medicare Part C. Despite efforts by insurance companies to sell Medicare Advantage plans, Heart of Texas Healthcare System, prefers Original Medicare.

Although Medicare Advantage plans sometimes offer certain perks not available through Original

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Medicare, they can also limit your choice of providers and can require more referrals for healthcare services. Under Original Medicare, you can see any provider who accepts Medicare. Under Medicare Advantage plans, you may need to ensure that the provider is in the plan’s network. Additionally, these plans funnel significant profits back to insurance companies.

With Original Medicare, you can enroll in Medicare Part D, which includes prescription drug coverage. You can also enroll in supplemental insurance or Medicaid to help you cover out-of-pocket expenses.

Heart of Texas Healthcare System is proud to serve those in the community who are on Medicare. Residents can find important healthcare services and compassionate providers near home at the hospital and at Brady Medical Clinic.

Heart of Texas Healthcare System offers a large number of medical services, including 24-hour emergency care; advanced radiology services; a clinical laboratory; surgical services; physical therapy; sleep studies; a swing bed program for recovery near home, and more.

Local medical providers in a variety of specialties are also available, including those specializing in family practice, obstetrics, internal medicine and surgical services.

“knowing your healthcare needs and ensuring that you have coverage that allows you to access the providers in the local community is key to choosing your plan,” Jones said. “We are proud to serve those in our community who are enrolled in Medicare.”

If you have any questions about what is the right choice for you, we invite you to check out the information on the website at www.heartoftexashealthcare.org or give us a call at

Brenda Couvillion, 325-792-3937

**About Heart of Texas Healthcare System**Heart of Texas Healthcare System provides healthcare for residents of McCulloch County and the surrounding area. Founded in 2011, the system offers a wealth of medical services, including 24-hour emergency care, advanced radiology services, a clinical laboratory, physical therapy, surgical services, patient education, sleep studies, and more. The system also owns and operates Brady Medical Clinic, which provides family medicine, preventive care, and acute care for minor emergencies. For additional information, please visit www.heartoftexashealthcare.org.

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