

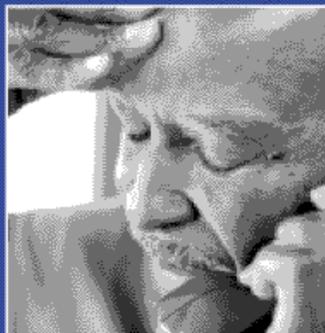
# Thinking about joining a Medicare HMO?

"Thinking about Joining a Medicare HMO?" is part of the NY Medicare counseling guides developed by the Baruch College of Public Affairs. The following pages discuss some of the ways HMOs can vary.

You've heard the hype.



You've heard the horror stories.

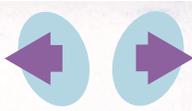


**What are the facts**

To decide for yourself about Medicare HMOs, you need balanced and objective information

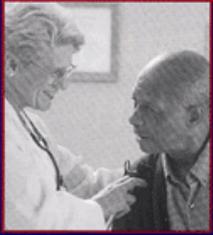
*Look inside*





## HMOS & HEALTH CARE QUALITY

Each HMO is different. The way the HMO is managed and run makes a big difference in how good the medical care is. Here are some ways the HMO makes a difference in the quality of medical care you get:



HMOs choose the doctors and other health care providers in their network. You need to know:

- ◆ Can you find doctors you are happy with in the HMO network?
- ◆ Do the HMO's doctors communicate well with their patients and spend enough time with them?
- ◆ What proportion of specialists in each NYC Medicare HMO are board certified?
- ◆ How do members rate the health care they get in each Medicare HMO?

In our booklet "Getting a Plan with Good Doctors" (the purple booklet), there is new independent information that helps you answer these questions for each NYC Medicare HMO.



Each HMO has its own rules about how members get health care. You need to know:

- ◆ How easy is it to get referrals to specialists?
- ◆ How easy is it to get care without long waits?
- ◆ How the members rate the HMO's customer service?
- ◆ How do members rate each Medicare HMO as a whole?

In our booklet "Getting the Health Care You Need – Easily" (the light blue booklet), there is new independent information that helps you answer these questions for each NYC Medicare HMO.



Many people join Medicare HMOs to get prescription drug coverage. Whether and how prescriptions are covered depends on the HMO.

- ◆ Even HMOs that cover prescriptions may have dollar limits on what they cover. Once you have reached your limit in a given year, you have to pay in full for your prescriptions. What are the dollar limits in each Medicare HMO?
- ◆ Many HMOs have lists of drugs that they cover. If a medicine is not on the list, you could have a problem getting it covered. What do HMO members say about how easy it is for them to get the prescriptions they need?

In our booklet “Prescription Coverage” (the burgundy booklet), there is new independent information that helps you answer these questions for each NYC Medicare HMO.



Medicare HMOs can, and some do, work hard to help you stay healthy and get the right care if you do get sick. You want an HMO that makes sure you get services to find illnesses early and has doctors that use the right treatments when you do get sick. For example:

- ◆ How many women were given a screening test in the last year for breast cancer?
- ◆ How many members were given a flu shot in the last year?
- ◆ How many members with diabetes were given exams to find out if their diabetes is causing vision problems?
- ◆ How many people who had a heart attack got a prescription from their doctor for medicines that prevent future heart attacks?

In our booklet “Staying Healthy and Getting Better” (the yellow booklet), there is new independent information that helps you answer these questions for each NYC Medicare HMO.