

Original Medicare & Medicare Replacement Plans

Frequently Asked Questions



1. What is original Medicare and is my doctor included?

Original Medicare is a fee-for-service health plan through the Department of Human Services that lets you go to any doctor or hospital that accepts Medicare and is accepting new Medicare patients. MANA physicians accept original Medicare from our existing patients. However, many physicians have reached their Medicare limit and are not able to accept new patients with Medicare.

2. What are Medicare replacement plans and is my doctor included?

Recently marketed, the “Medicare replacement” plans also called “Medicare Advantage” or “Part C” plans are provided by private insurance or private hospitals. If you enroll in a Medicare replacement plan, the plan replaces your original Medicare and may not include your doctor. MANA physicians including FirstCare Family, Fayetteville Diagnostic Clinic Internal Medicine, Rheumatology, Neurology, and Renaissance Women’s Health do not accept the Medicare replacement plans.

Medicare Replacement Plans Not Accepted		
<ul style="list-style-type: none"> ✗ AARP Medicare from SecureHorizons/United ✗ Advanta Freedom plans ✗ Advocare ✗ Aetna Medicare ✗ Arkansas Community Care (PPO) ✗ Blue Cross Medi-Pak Advantage ✗ Care Improvement plans ✗ CIGNA Medicare Access 	<ul style="list-style-type: none"> ✗ Concert from Wellcare ✗ Deseret plans ✗ Healthmarkets Care Assure ✗ Humana plans ✗ Medica Choice Select ✗ Medicare Advantage Plans ✗ Medicare Complete from United Healthcare ✗ Mercy Medicare Advantage 	<ul style="list-style-type: none"> ✗ SecureHoizons / Evercare ✗ Security Choice plans from Unicare ✗ Sterling plans ✗ Summit ✗ Today’s Options plans by Universal American ✗ Unicare ✗ Wellcare ✗ Windsor Medicare plans (PPO)

** This list may not include all Medicare replacement plans. Please check with your insurance to determine if your physician is included in your plan.*

3. Do MANA specialists accept any Medicare replacement plans?

Yes, Allergy, The Breast Center, Gastroenterology, Imaging, Nephrology, and Pulmonary Medicine are required to accept consultations and will accept some Medicare replacement plans. Please check with your insurance to determine if your physician is included in your plan.

4. Do Medicare Prescription Drug plans affect what doctor I can see?

A Medicare Prescription Drug Plan (Part D) is a supplemental plan that adds drug coverage to original Medicare. It does not replace your original Medicare; therefore, does not affect your care with your physician.

5. Why has my doctor chosen not to endorse the Medicare replacement plans?

Experience with similar plans offered in the past leads our physicians to suspect Medicare replacement plans from private insurers may be unstable in the long-term . We are concerned that patients who enroll in one of the these plans from private insurers may be taken by surprise by hidden out-of-pocket costs such as co-pays and responsibility for a percentage of testing costs previously covered under a supplemental insurance to original Medicare. The new plans have the same low healthcare reimbursement rates that often do not cover the cost of the service. In addition, each new plan has additional physician responsibilities, administrative burdens, and medical care guidelines adding significant administrative costs to our healthcare system.

6. New Patients: Why are some doctors not accepting new patients with Medicare?

Often the reimbursement a physician receives for a service provided to a patient with any type of Medicare, is less than it costs to provide the service. At the same time, Medicare has heavy administrative requirements.

7. What if I see a MANA physician at the hospital, can I see him in the clinic?

If a MANA physician receives an on-call emergency, he or she will provide hospital emergency care and needed follow-up care but cannot assume continuing care of Medicare patients.

8. What if I enrolled in a Medicare replacement plan?

The new health plans are not supplemental plans to Medicare like the prescription drug plans and will actually replace your original Medicare plan. You can find a new physician who is participating with your new plan or switch back to original Medicare during the open enrollment period from November 15 - December 31.

9. How do I switch back to original Medicare?

From November 15 to December 31, you can switch to original Medicare or make other changes by calling 1-800-MEDICARE (1-800-633-4227).

More information on Medicare and Medicare replacement plans is available at www.medicare.org or 1-800-MEDICARE (1-800-633-4227).

For questions about MANA's participation, please contact our patient advocates at (479) 571-5370 or (Toll Free 1-888-571-5370).