



Peak Health

**Insurance Open
Enrollment Begins**

**2015 Celebrity
Golf Tournament**

**Understanding
Insurance Payments**

**Accountable Care
Organizations**

Did You Know?



SUMMIT PACIFIC
• MEDICAL CENTER •



Don't Miss Out!

Open Enrollment is Approaching...

November 15, 2014 starts the Open Enrollment period for people who need to purchase a health insurance plan. Sign up early to allow yourself time to research plans, find the best deal, and determine which plan is best for you and your family. Open Enrollment will begin November 15, 2014 and end February 15, 2015. For coverage starting as early as January 1, 2015, enroll and purchase a qualified health plan by December 23, 2014. Don't forget that enrollment for Washington Apple Health, the state insurance program, is continuous throughout the entire year.

Call Kayla Carson, SPMC's Enrollment Specialist, at 360-346-2269 to see if you or your family qualifies for state insurance. For those people who need to purchase a qualified health plan, call and set up an appointment to get help with the application process, submitting a payment, and explanation of benefits during Open Enrollment. Summit Pacific Medical Center is accepting new patients' at all three clinics, two located in Elma, and one located in McCleary. Summit Pacific accepts the following Apple Health plans: Amerigroup, Community Health Plan of Washington, Molina Healthcare, and United Healthcare. Call and set up an appointment to see a primary care provider at 360-346-2222.

It's Not Too Late! Get Your Flu Shot Now...

Although the Center for Disease Control (CDC) recommends getting your flu shot before October, the term better late than sorry does apply to the flu vaccine, since the virus can hang around as late as May. However, if you wait too long, flu vaccine availability may be limited, so it's best to call your provider right away and schedule your flu shot appointment.



Who should get vaccinated?

The CDC shares, "Everyone 6 months of age and older should get a flu vaccine every season. This recommendation has been in place since February 24, 2010 when CDC's Advisory Committee on Immunization Practices (ACIP) voted for 'universal' flu vaccination in the United States to expand protection against the flu to more people. Vaccination to prevent influenza is particularly important for people who are at high risk of serious complications from influenza."

Can the flu shot give me the flu?

No, a flu shot cannot give you the flu. Flu vaccines that are administered with a needle are currently made in two ways: the vaccine is made either with a) flu vaccine viruses that have been 'inactivated' and are therefore not infectious, or b) with no flu vaccine viruses at all (which is the case for recombinant influenza vaccine). In randomized, blinded studies, where some people got flu shots and others got saltwater shots, the only differences in symptoms was increased soreness in the arm and redness at the injection site among people who got the flu shot. There were no differences in terms of body aches, fever, cough, runny nose or sore throat.

Other recommended vaccinations to speak with your provider about:

The CDC recommends that adults over the age of 60 years old receive their shingles vaccine (Zostavax) regardless of whether or not they recall having chickenpox. Even if you have had shingles, you can still receive the vaccine to help prevent future occurrences of the disease.

What is the difference between Co-Payments, Deductibles, and Co-Insurances?

Co-Payments

Co-payments, which may be referred to as Co-pays, are a pre-set payment amount established by your insurance company. The insurance companies require healthcare organizations to collect this amount from patients at the time of service.

Typically, co-payments for services provided in an emergency room setting are higher than those provided at a clinic office. Most Medicaid and Labor and Industry (L&I) visits do not require a co-payment; however, nearly all commercial insurance companies (Blue Cross, Regence, Group Health, etc.) require the collection of co-pays at the time of service.



Deductibles

Deductibles are the amount that the patient is responsible to pay out-of-pocket before their insurance company will share in the medical costs the patient has incurred. In essence, patients are fully responsible for 100% of their qualified medical expenses until they have paid out an amount equal to their required deductible. If you have not met your deductible, and you receive a bill, you may notice a portion has been written-off due to an arrangement between the healthcare provider and insurance company.

It is fairly common, for insurance plans that have lower monthly premiums to have higher deductibles associated with them.

Co-Insurance

Co-Insurance is the sharing of medical costs between a patient and their insurance company, based on the insurance plan the patient is covered under. The co-insurance amount is typically the portion of the medical bill that the patient is responsible for, after the claim has been submitted to insurance company for payment. Co-insurances are usually a percentage of the bill. This makes them different than co-pays which are a set amount that does not change.

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Did You Know ?

FLEXIBLE LAB APPOINTMENT TIMES

We understand that there are times that you need some lab work done and may have a difficult time getting here before 6pm on a weekday. Therefore, the lab at Summit Pacific is happy to help accommodate your needs. Although it is best to come in during the week before 6pm, in case we need to get ahold of your provider for some reason; if you find the need to come in later, or on a weekend, you can come in through the ER entrance to register. Please make sure you have your lab orders with you as we may not be able to contact your provider. If you are coming in on a weekend, it is helpful to call ahead of time.

CONTACT YOUR PHARMACY DIRECTLY FOR REFILLS

It is SAFER, BETTER & FASTER, to contact your pharmacy for all refills. Cut out the middle man, and contact your pharmacy directly to request refills. By contacting your pharmacy directly, you are giving them a chance to review your complete medication list and catch any potentially harmful drug interactions, as well as ensure that you are utilizing your medications properly.

FREE COMMUNITY HEALTH EDUCATION DINNERS TO CONTINUE IN 2015

Our popular health education dinner series will continue in 2015. Each dinner will take place on the 4th Friday of every month, unless otherwise stated, and will feature a variety of speakers discussing topics such as stroke awareness, diabetes management, pediatric asthma, managing your pharmaceuticals, etc. A free dinner is provided at each class. Make sure to check our website www.summitpacificmedicalcenter.org for more information, class topic, updates and possible cancellations or date changes.

Foundation's First Sip & Sail Gala a Beautiful Success!

This past September, close to 50 guests gathered on a gorgeous, warm, fall day at the award winning Alderbrook Resort & Spa as part of the foundation's newest charity event. The formal event kicked off with an hour boat ride and cocktail reception aboard the Lady Alderbrook. Guests enjoyed drinks and hors d'oeuvres while admiring the beauty of Hood Canal. The boat reception was sponsored by Cerner.

Once the boat docked, guests made their way back to land, where they feasted on steak and crab legs waterside, under the stars. The event tent was filled with flowers and the soft glow of gas fired heaters, and wonderful music from a talented guitar and bass duo.

During dinner, guests had the chance to bid on several silent auction items, as well as purchase raffle tickets for a chance to win a sunset hot-air-balloon ride for two in Woodinville, Washington, followed by wine tasting at Matthew's Winery. Mr. Ron Hulscher, district employee and foundation board member, spoke on the importance of supporting those who support you. And after dinner, guests were treated to a fun surprise of being able to make gourmet s'mores fireside, as well as stay and dance to the music.

In addition to Cerner, several other organizations graciously sponsored the evening's events. Amerinet, and providers from Mark Reed Healthcare Clinic, Elma Family Medicine & Summit Pacific Healthcare Clinic sponsored tables. While Elma Dental Center, Physician's Insurance & Graham Contracting were Friends of the Foundation sponsors.

If you would like to be included on next year's Sip & Sail Gala invitation mailing list, please contact Lauren Day at 360-346-2250 or LaurenD@sp-mc.org.



2015 Celebrity Golf Tournament, May 8th at Salish Cliffs Golf Club

**SAVE
THE
DATE!**

Don't miss this year's Celebrity Golf Tournament. Each year more and more golfers are attending, so call early to get your registration in! Brad Goode and Phil Luce will return to sell our celebrities to the highest bidding team, and golfers will enjoy chances to bid on a variety of silent auction packages, buy tickets for some great raffle prizes, participate in course games, and be treated to our tournament's signature tee-gift. If you don't know what that is, sign up to find out! Afterwards, relax and enjoy a fun barbeque with your team as all the team awards and prizes are announced.

For more information on registering for this event and/or sponsoring, please contact Lauren Day at 360-346-2250 or LaurenD@sp-mc.org.

On the Horizon...

Summit Pacific Medical Center's vision is to become the national model for patient centered care. In fulfilling that vision, we as an organization are constantly evaluating new and innovative ways to improve our model of healthcare delivery. We have participated in several pilot programs and built multiple ongoing partnerships to ensure that our patients are receiving quality, patient-centered care. Most recently, Summit Pacific has applied to become a Medicare Accountable Care Organization (ACO).

An Medicare Accountable Care Organization (ACO) is a group of doctors and other healthcare providers who agree to work together with Medicare to give you the best possible care. The goal of the ACO is to support your doctor in caring for you by making sure they have the most up-to-date information about your health and your care. For you, this means your doctors communicate better with each other, and you avoid having duplicate tests or answering the same questions over and over. Working together, your doctors can do more to follow your health, make sure you get the best possible care, and may hire additional staff to help meet your unique care needs, depending on what works best for you.

Doctors and other healthcare providers choose to participate in an ACO because they're committed to providing you with a better care experience. If your doctor chooses to participate in an ACO, you will be notified either in person or by letter. And, you still have the right to use any doctor or hospital that accepts Medicare at any time, the same way you do now.



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