

**Medicare alone is not enough**, without additional insurance you could face huge medical bills in the event of a serious accident or illness. Everyone should evaluate the costs and benefits of the different types of additional insurance including Medicare Advantage Plans (HMOs), Medicare Supplements (“Medi-Gaps”), Medi-Cal, or other private/military or retirement plan you have or may be eligible for. **HICAP counselors** can help you understand your current coverage, and what options are available to you, so you can make an informed decision

## Original Medicare

Pays 80% Deductibles apply, Part A free to most, Part B premium usually deducted automatically from Social Security, **Part D:** Most MA Plans include prescription drug coverage. If Prescription Plan is a stand-alone the premium varies greatly. Note: Extra help can help pay for Part D premium and Rx copays thru the Limited Income Subsidy (LIS) Program. The Coverage Gap for Rx coverage starts at \$3820, some MA plans provide limited coverage during the GAP.

### Medicare Advantage Plans

**Provides your Medicare benefits  
once a “member”**

\$0- \$124 additional premium

Covers deductibles

Reduced hospital costs

Includes Prescription Drug plan

Have established maximum out of pocket costs

Offers additional benefits

Most common are HMOs

Usually must use network physicians & vendors

### Medicare Supplements or “Medi-Gap”

Pays the costs that Medicare  
doesn’t cover (Secondary)

Generally higher premiums

Most cover deductibles, co-payments

Allows freedom to choose  
physician, hospital etc....

Does NOT include

prescription drug plan

High deductible plans with lower premiums

usually sold by independent

insurance brokers

### Private Insurance Employer or Retirement Plans Tri-Care

Usually pay secondary to Medicare

Can be expensive but may  
offer greater benefits

May not be able to get back  
once you drop


Retired Military benefits excellent

**Note:** Help paying for Medicare Premiums is available for those with limited income & assets. Some may even qualify for full Medi-Cal, which would pay costs Medicare doesn’t cover. Veterans may also qualify for care through the VA system but would have to go to VA facilities to obtain care whenever possible.

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Open Enrollment is from Oct 15 – Dec 7<sup>th</sup>

## HMO/Medicare Advantage Plan Comparisons – Stanislaus County – January 1, 2019

 3500 Coffee Road Suite 19 Modesto, CA 95355 209-558-4540	Original Medicare	AARP Medicare Complete Secure Horizons 1-800-547-5514		ALIGNMENT HEALTH PLAN (formerly known as Citizens choice) 1-888-979-2247 209-639-6675		Anthem Blue Cross Caremore Health 1-877-211-6614 209-530-7517		Golden State Medicare Health Plan 1-877-541-4111	Health Net 1-800-935-6565	Humana 1-800-833-2364	Kaiser Permanente Senior Advantage 1-888-448-9400	
	2018 Medicare 1-800-633-4227	Memorial, Doctors Hospital, Oak Valley Hospital	Doctors Hospital, Emmanuel, Oak Valley Hospital	Doctors Hospital, Emmanuel, Oak Valley Hospital	Doctors Hospital, Emmanuel, Oak Valley Hospital	DMC Modesto, Emanuel Med Center Turlock	Memorial, Doctors Hospital, Emmanuel, Oak Valley	Doctors Hospital, Oak Valley Hospital	Kaiser			
		Plan 1	Plan 2	AllCare Preferred	My Choice Plan	Anthem Value Plus	Anthem Start Smart Plus	Medicare Health Plan, Gold(HMO)	Healthy Heart	Gold Plus H5619-032	Basic Plan	Enhanced Plan
Monthly premium	Part B \$135.50	\$96 + B	\$9 + B	\$0 + B	\$0 + B	\$48 + B	\$0 + B	\$0 +B	\$124+B	\$19	\$25+B	\$79+B
<b>Hospital coverage</b> First 60 days Day 61-90 Day 91-150	Part A Premium \$437 Deductible \$1364	\$200 per stay	\$220 days 1-8 \$0 days 9 -90	\$0 days 1-4 \$50 days 5-10 \$0-11-90	\$0 1-3 \$100 4-10 \$0 11-90	\$100 Days 1-5 \$0 days 6-90	\$175 Days 1-5 \$0 days 6-90	\$0 Unlimited days	\$175 days 1-7 \$0 days 9-90	\$200 days 1-5 \$0 days 6-90	\$285 days 1-7 \$0 days 8-90	\$230 days 1-7 \$0 days 8-90
<b>Physicians/ Specialists</b>	20% \$185 Part B Deductible 20%	\$0	\$10	\$0	\$0	\$0	\$0	\$0	\$5	\$0	\$30	\$20
<b>Outpatient Hospital services/surgery</b>	Varies by service	\$0	\$25	\$0	\$0	\$20 / \$0 CCC	\$35 / \$0 CCC	\$0	\$10	\$10	\$35	\$25
<b>Emergency ambulance Emergency Room Copay</b>	20%	\$250 \$90	\$250 \$90	\$100 \$75	\$100 \$85	\$195 \$100	\$195 \$100	\$200 \$100	\$75 \$120	\$200 \$110	\$200 \$90	\$200 \$90
<b>Durable Med Equip</b> <i>i.e. wheelchair, walker etc.</i>	20%	20%	20%	\$0 \$0-\$350 20% \$351+	20%	\$0 - \$ 499 20% - \$500 +	\$0 - \$ 499 20% - \$500+	\$0-\$499 20%-\$500+	20%	20%	20%	20%
<b>Lab work/ x-rays, Tests</b>	20%	\$0 / \$14, \$95	\$0 / \$14, \$95	\$0 / \$0 \$0	\$0 / \$0 \$0	\$0 / \$0 \$0-\$150	\$0 / \$5, \$0-\$150	\$0 / \$0 \$0	\$0 / \$0 \$60	\$0, \$0/\$25 \$0/\$150	\$35 / \$45, \$205	\$25 / \$40, \$155
<b>Prescription drugs</b>  Tier level = T 1-3 copays	Private Part D Plans (PDP) 30 Plans Premiums \$12.90-\$117.80	T1 \$3 T2 \$12 T3 \$47 Deductible \$220 T3-T5	T1 \$3 T2 \$12 T3 \$47 Deductible \$225 T3-T5	T1 \$5 T2 \$10 T3 \$40	T1 \$5 T2 \$10 T3 \$40	T1 \$0 T2 \$9.50 T3 \$40	T1 \$5 T2 \$12.50 T3 \$40	T1 \$5* T2 \$10* T3 \$45	T1 \$5 T2 \$15 T3 \$37	T1 \$0* T2 \$10* T3 \$47	T1 \$6* T2 \$18* T3 \$47	T1- \$5* T2 -\$15* T3- \$45
<b>Skilled Nursing/Rehab</b>	\$0 Copay 1-20 \$170.50 21-100	\$0 1-100	\$0 1-20 \$160 21-51 \$0 52-100	\$0 days 1-20 \$50 days 21-100	\$0 days 1-20 \$50 days 21-100	\$0 1-20 \$ 100 21-100	\$0 1-20 \$125 21-100	\$0 1-20 \$50 day 21-100	\$ 1-20 \$ 21-100	\$0 days 1-20 \$75 21-100	\$0, 1-20 \$100, 21-100	\$0 1-20 \$100 21-100
<b>Gap Coverage</b>	No	No	No	Yes T6	Yes T6	YEST1, T2, T6	n/a	Yes	No	No	Yes T1 & T2	Yes T1 & T2
<b>Transportation</b>	No benefits	No	No	Yes approved location	Yes approved locations	Unlimited to CCC	Unlimited to CCC	48 One ways	No	Not covered	Not Covered	Not Covered
<b>Routine dental/Vision</b>	No benefits	Optional	Optional	Yes	Yes	\$9, \$35 / YES	\$9, \$35 / YES	Yes	Optional	Yes	Optional / Yes	Optional / Yes
<b>Out of pocket (OOP)</b> Annual limit – except Rx		\$3400	\$4900	\$3,400	\$4,900	\$3,400	\$3,400	\$1499	\$3400	\$3400	\$6,700	\$3,400



LOCAL HELP FOR PEOPLE WITH MEDICARE

This information is provided as a guide only. It is not a complete schedule of benefits and costs for each plan. Go to Medicare.gov for updated information. For general information about Medicare, Medicare supplements and Part D prescription plans, call the Stanislaus County HICAP office. HICAP provides impartial, no-cost, individualized assistance to help people understand Medicare. Call for an appointment to review your Medicare benefits and options. **\*Using preferred pharmacy may lower your copays. \*Waived if Admitted With all MA plans, "You must continue to pay your Medicare Part B premium." Ask HICAP about Extra Help Programs!!**

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