


HMO/Medicare Advantage Plan Comparisons – Stanislaus County – January 1, 2022


 3500 Coffee Road Suite 19 Modesto, CA 95355 209-558-4540	Original Medicare 2022 Medicare 1-800-633-4227	AARP Medicare Advantage Secure Horizons HMO 1-800-547-5514 209-869-1924 Memorial Medical Center (Exclusive Hospital Network) Sutter Gould and AllCare Providers		AARP Medicare Advantage Secure Horizons HMO 1-800-547-5514 Doctors, Memorial, Emanuel Hospitals AllCare Network	Alignment Health Plan 1-888-979-2247 209-663-3105 209-268-8128 Doctors Medical Center of Modesto Doctors Hospital of Manteca Emanuel Medical Center AllCare IPA		Anthem Blue Cross Access to CareMore Health 1-877-211-6614 209-226-3094 Doctors Hospital, Emmanuel, Oak Valley Hospital CVMG Network and Plus Direct Contract			Blue Shield of CA 1-800-847-1222 Doctors Hospital Emanuel Medical Center AllCare Network		Brand New Day 916-658-3598 1-866-255-4795 Doctors, Emmanuel, and Memorial Hospitals CVMG Hill Physicians Classic Plan #37
	Plan Name	Plan 1	Plan 2	FOCUS	AllCare Preferred	My Choice	Start Smart Plus	Value	Value Plus	Advantage Optimum	Inspire	
Monthly premium	Part B TBA	\$99 + B	\$9 + B	\$0 + B	\$0 + B	\$0 + B	\$0 + B	\$0 + B	\$49 + B	\$0 + B	\$0 + B	\$0 + B
Hospital coverage First 60 days Day 61-90 Day 91-150	Part A Premium \$TBA Deductible \$TBA	\$200 per stay Unlimited days	\$220 per days 1-8 \$0 Unlimited	\$175 per days 1-5 \$0 Unlimited	\$0 Unlimited days	\$0 per days 1-4 \$100 per days 5-10 \$0 days 11-90	\$75 per days 1-5 \$0 Unlimited	\$75 per days 1-5 \$0 6-90	\$175 per days 1-5 \$0 6-90	\$150 per days 1-5 \$0 days 6-90	\$100 per days 1-5 \$0 days 6-90	\$100 per days 1-6
Physicians/ Specialists	20% \$TBA B Deductible 20%	\$0 \$5 \$0 Virtual	\$0 \$15 \$0 Virtual	\$0 \$0 \$0 Virtual	\$0 \$0	\$0 \$0	\$0 \$0-\$35	\$0 \$0-\$15	\$0 \$0-\$20	\$0 \$15	\$0 \$0	\$0 \$10
Outpatient Hospital and Surgery Center	Varies by service	\$0	\$195	\$125	\$50/\$0	\$150/\$0	\$0-\$135	\$125	\$100	\$200	\$200	\$0-\$150
Emergency ambulance Emergency Room copay	20% 20%	\$260 \$90	\$265 \$90	\$270 \$90	\$50* \$75	\$100* \$85	\$195 \$120	\$100 \$90	\$195 \$120	\$200 \$85	\$200 \$85	\$75 \$100
Durable Med Equip <i>i.e. wheelchair, walker etc.</i>	20%	20%	20%	20%	0% \$0 -\$350 20% - \$351	20%	20%	20%	20%	\$0-20%	\$0-20%	20%
Lab work/ x-rays, Tests/Therapeutic	20%	\$0 / \$15 \$105	\$0 / \$15 \$195	\$0 / \$15 \$105	\$0/\$0 20%	\$0/\$0 20%	\$0, \$5 \$150	\$0, \$0 \$100	\$0, \$5 \$150	\$0, \$0 \$50	\$0, \$0 \$50	\$0 \$25 MRI
Prescription drugs Tier level = T 1-3 copays T 4-6 not listed	Private Part D Plans (PDP) 25 Plans Premiums \$7.50-\$160.20	T1 \$3 T2 \$12 T3 \$47 T1 GAP	T1 \$3 T2 \$12 T3 \$47 T1 GAP	T1 \$0 T2 \$12 T3 \$47 T1 GAP	T1 \$3 T2 \$10 T3 \$40 T6 GAP	T1 \$5 T2 \$10 T3 \$40 T6 GAP	T1 -\$0 T2- \$12.50 T3-\$40	T1 -\$0 T2- \$9.50 T3-\$40	T1 -\$0 T2- \$9.50 T3-\$40	T1 -\$0 T2- \$10 T3-\$40	T1 -\$0 T2- \$10 T3-\$40	T1 \$0 T 2: \$12 T3: \$47
Skilled Nursing/Rehab	\$0 Copay 1-20 \$TBA 21-100	\$0 Days 1-100	\$0 Days 1-20 \$188 21-47 \$0 48-100	\$0 Days 1-20 \$188 21-47 \$0 48-100	\$0 Days 1-20 \$50 21-100	\$0 Days 1-20 \$50 21-100	\$0 Days 1-20 \$125 21-100	\$0 Days 1-20 \$75 21-100	\$0 Days 1-20 \$100 21-100	\$0 Days 1-20 \$100 21-100	\$0 Days 1-20 \$100 21-100	\$0 days 1-20 \$185.50 days 21-100
Transportation	No benefits	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Dental/Vision/Hearing	No benefits	Optional/Yes/Yes	Optional/Yes/Yes	No/Yes/Yes	Yes/Yes/Yes	Yes/Yes/Yes	Yes/Yes/Yes	Yes/Yes/No	N/A	Yes/Yes/Yes	No/No/Yes	Yes/Yes/Yes
Out of pocket (OOP) Annual limit – except Rx	N/A	\$3400	\$4900	\$3400	\$999	\$2900	\$3400	\$3400	\$3400	\$3400	\$3400	\$999



Navigating 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 A HICAP COUNSELOR FOR HELP In understanding your MEDICARE Options... Ask HICAP about Extra Help Programs!!**

Medicare Advantage Plan Comparisons-Stanislaus County-January 1, 2022

 3500 Coffee Road Suite 19 Modesto, CA 95355 209-558-4540	Original Medicare	Golden State Medicare Health Plan	Humana	Imperial		Kaiser Permanente Senior Advantage		SCAN Health Plan	WellCare By Health Net	
	2022 Medicare 1-800-633-4227	1-877-541-4111 Doctors Hospital of Modesto AllCare & CVMG	1-800-833-2364 Doctors, Emmanuel Hospital Allcare, Caremore+ CVMG Network	1-800-838-5914 1-800-838-8271 Doctors, Emmanuel Hospital Allcare Network		209 518 8190 Kaiser Permanente Medical Center		1-800-559-3500 Doctors, Emmanuel Hospital CVMG & Caremore	1-800-275-4373 Doctors, Oak Valley (Sapphire I), Stanislaus Surgical Hospital, Memorial Medical (No Premium plan only 4 hospitals) Allcare & Caremore Network	
	Plan Name	Connected Care (HMO)	Gold Plus HMO H5619-032	Imperial Traditional 007	Imperial Strong 014	Basic HMO	Enhanced HMO	SCAN CLASSIC	Wellcare No Premium 120	Wellcare Plus Sapphire I
Monthly premium	Part B TBA	\$0 + B	\$0 + B	\$0 + B	\$0+ B <small>Partial \$85 Part B paid to member</small>	\$0 + B	\$70 + B	\$0 + B	\$0 + B	\$33.20 +B
Hospital coverage First 60 days Day 61-90 Day 91-150	Part A Premium \$TBA Deductible \$TBA	\$0 Unlimited days	\$175 days 1 - 5 \$0 days 6-90	\$150 days 1-5 \$0 days 6-90	Original Medicare Costs	\$200 days 1-5	\$150 days 1-5	\$75 days 1 - 5 \$0 days 6-90	\$190 days 1-7 \$0 days 8-90	\$2524 per Stay
Physicians/ Specialists	20% \$TBA B Deductible 20%	\$0 \$0	\$0 \$0	\$5 \$10	20% 20%	\$15 \$25	\$5 \$10	\$0 \$0-\$10	\$0 \$10	\$0 \$0
Outpatient Hospital Ambulatory surgery Center	Varies by service	\$0	\$100-\$150	\$0	20%	\$150	\$100	\$0-\$125	\$150	20%
Emergency ground ambulance Emergency Room Copay	20%	\$200* \$100*	\$200 \$120	\$150 \$100	20% 20% Max \$90	\$200 \$90	\$200 \$120	\$100 \$90	\$260 \$120	20% \$120
Durable Med Equip i.e. wheelchair, walker etc.	20%	0% \$0-500 or less 20% \$500 or more	20%	20%	20%	20%	20%	20%	20%	20%
Lab work/ x-rays, Tests	20%	\$0/\$0 \$0	\$0, \$0, \$150	\$0, \$0, \$0	20%	\$0-\$15, \$20	\$0, \$0	\$0, \$0, \$100	\$0, \$0, \$0-\$150	\$0, \$20%, 20%
Prescription drugs Tier level = T 1-3 copays	Private Part D Plans (PDP) 25 Plans Premiums \$7.50-\$160.20	T1 \$5 T2 \$10 T3 \$45	T1-\$0/\$0 T2-\$30/\$0 T3-\$141/\$94	T1-\$0 T2-\$5 T3-\$45	25%	T1 \$3 T2 \$12 T3 \$47	T1 \$0 T2 \$10 T3 \$47	T1 \$0 T2 \$10 T3 \$40	T1 \$5 T2 \$ 8 T3 \$37	T1 \$0 T2 \$20 T3 \$47 Deductible \$480
Skilled Nursing/Rehab	\$0 Copay 1-20 \$TBA 21-100	\$0 days 1-20 \$50 days 21-50 \$0 days 51-100	\$0 days 1 – 20 \$75 days 21-100	\$0 days 1-20	\$0 days 1-20	\$0 days 1- 20 \$100 days 21-100	\$0 days 1- 20 \$100 days 21-100	\$0 days 1- 20 \$75 days 21-100	\$0 days 1- 20 \$125 days 21-100	\$0 days 1- 20 \$184 days 21-100
Transportation	No benefits	Yes	Yes	Yes	No	No	No	No	No	No
Dental/Vision/Hearing	No benefits	Yes/Yes/Yes	Yes/Yes/Yes	Yes/Yes/Yes	Yes/Yes/Yes	Yes/Optional/ Optional	Yes/Optional/ Optional	Yes/Yes/Yes	Yes/Yes/Yes	No/Yes/Yes
Out of pocket (OOP) Annual limit – except Rx	N/A	\$1499	\$3400	\$2999	\$7,550	\$5900	\$3400	\$2900	\$3450	\$3450

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.

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

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 \$4,430, some MA plans provide limited coverage during the GAP.



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