

Welcome to this Free & Unbiased seminar
from the only agency authorized
by the CA Dept. of Aging to
offer Medicare seminars

www.SeniorAdvocacyServices.org/HICAP

Medicare

Fundamentals

HICAP Health Insurance
Counseling &
Advocacy Program
Free Service to Medicare Beneficiaries

Serving Lake, Mendocino, Sonoma, Marin, Napa & Solano counties
Funded by the Area Agency on Aging

HICAP does **not** sell anything and does **not** endorse nor
recommend any insurance companies or agents.

2024

Health Insurance Counseling & Advocacy Program

- Publicly funded through the Older Americans Act
- Part of the national **S**tate **H**ealth **I**nsurance **P**rogram “**SHIP**”

Senior
Advocacy
Services

Ombudsman Program
HICAP-Medicare
Elder Justice Initiative



LOCAL HELP FOR PEOPLE WITH MEDICARE

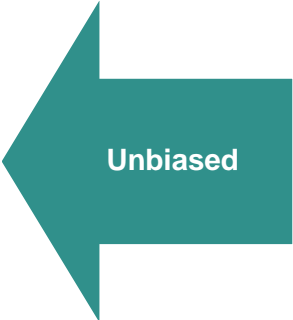


Medicare Health Insurance Counseling & Advocacy Program

Unbiased help



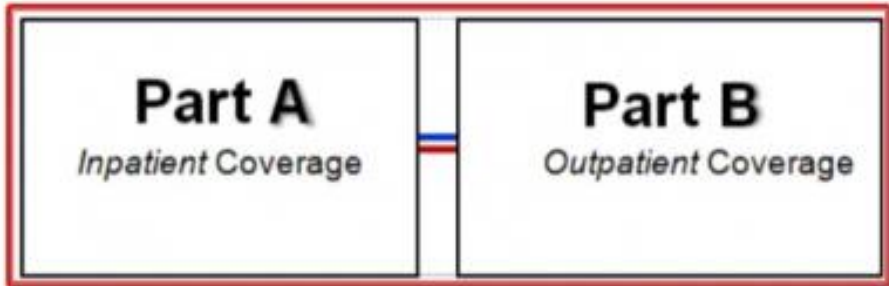
HICAP
Medicare Health Insurance
Counseling & Advocacy Program



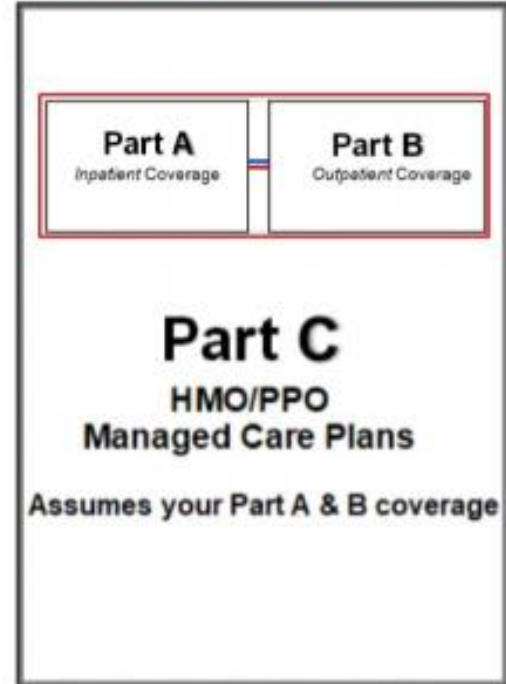
www.SASNB.org

Either 1 way or the other

ORIGINAL MEDICARE



MEDICARE ADVANTAGE PLAN



SHIP

State Health Insurance Assistance Program

2 important variables to consider

- 1. **Your specific health condition**

A chronic condition or possible medical event could mean considering a plan with specific coverage and flexibilities with care options.

- 2. **Your pocketbook**

- A low monthly premium may have high deductibles or copays while a more expensive plan may not have less options for your specific needs.

Universal “isms” when it comes to Medicare

“The answer to every Medicare question is –

it depends...”

“Every year everything changes...”

Eligibility

Federal Health Insurance Program passed in 1965 for U.S. citizens or legal residents for at least 5 years and are:

- 65 and older
- Under 65 with certain disabilities
- Any age and have End State Renal Disease (ESRD) requiring dialysis or kidney transplant
- Lou Gehrig's Disease – ALS (amyotrophic lateral sclerosis)

Note: Medicare only provides coverage on US soil except in limited circumstances

Enrolling in Original Medicare

- **Automatic** enrollment in Parts A & B if:
 - receiving Social Security Benefits
 - otherwise in the system
- **Initial** enrollment period (IEP) – 7 months
 - starts 3 months before the month you turn 65
 - ends 3 months after the month you turn 65
- **Apply for Medicare**
 - Appointment at local Social Security office
1-800-772-1213
 - On-line: www.ssa.gov

Part A
Hospital
Insurance

Inpatient

Monthly Premium: \$0

(Less than 40 quarters of contribution result in a Part A premium) **or \$278-\$505 depending on lesser contribution**

Deductible: \$1632 per “*benefit period*”

Daily co-pays: after certain timeframes

- **Hospital** (*Day 61+ = \$408/day*)
- **Skilled Nursing** - *3 midnights, (Day 21+ = \$204/day)*
- **Hospice**
- **Transfusions** - after *1st 3 pints*

A “*benefit period*” starts with hospital admission and ends when out of the hospital or Skilled Nursing Facility for more than 60 consecutive days.

“*Inpatient*” status begins when there is a signed doctor’s order for admission otherwise it is considered “*observation*”.

Part B
Medical
Insurance

Outpatient

Monthly Premium: \$174.70
Deductible: \$240 per year
Co-insurance: 20%

80% of approved rate for medically necessary:

- Physician's costs
- Outpatient hospital
- Ambulance Services
- Medical equipment and supplies
- Diagnostic Tests and Medical Services

100% of approved rate for Clinical **Lab Services**

100% of approved rate for **Home Health Services**

80% of approved rate for Outpatient **Mental Health**

Deferring Part B

- You may defer Part B without penalty **IF** you are covered by an Employer Group Health Plan (EGHP) due to you or your spouse's **active** employment
 - **8** months to enroll after your EGHP ends or no longer “actively working”
 - 20+ employees makes EGHP primary
 - Less than 20 employees makes EGHP secondary
- If you do not enroll in Part B you may be assessed a **Late Enrollment Penalty**
 - Penalty is 10% of the current Part B premium amount for each 12-month period enrollment was delayed

Preventive Benefits

Preventive Services are not subject to Part B deductible or co-insurance including:

- “Welcome to Medicare” Preventive Visit
 - Initial Preventive “Physical” Exam (IPPE)
 - Within first 12 months of Medicare Part B
- Annual “Wellness Exam” every 12 months thereafter (NOT a physical)

Low Income Assistance Programs

Department of Health Services

Qualified Working Disabled

You may qualify for the QDWI Program if you:

- Have a disability
- Are working
- Lost Your Social Security disability benefits and Medicare premium-free Part A because you returned to work
- **Helps pay for: Part A premiums only**

This program may provide assistance:

Income limits:	\$4,945 – Individual	\$6,659 – Couple
Asset limits:	\$4,000 – Individual	\$6,000 - Couple

Medicare Savings Programs: Help pay Medicare premiums, coinsurance and deductibles for people with limited monthly income and assets less than:

\$9,090 individual - **\$13,630** couple

- **Qualified Medicare Beneficiary** “QMB”
 - Income limits: **\$1,235** - Individual **\$1,663** - Couple
 - Pays Part A & B Premiums, Coinsurance and Deductibles
- **Specified Low-income Medicare Beneficiary** “SLMB”
 - Income limits: **\$1,478** - Individual **\$1,992** - Couple
 - Pays Part B Premiums
- **Qualifying Individual** “QI” – Annual renewal required
 - Income limits: **\$1,660** - Individual **\$2,239** - Couple
 - Pays Part B Premiums

Higher Income *Part B* Premium Adjustments (2024)

- Income-Related **Monthly** Adjustment Amounts (IRMAA)
- Assessed by and paid to Medicare (not to plan)

<i>Income</i>		<i>Adjustment</i>	
Individual	Couple (joint filing)	Amount	Premium
• Less or = 103,000	Less or = 206,000	\$ 0	\$174.70
• \$103,001-129,000	\$206,001-258,000	\$69.90	\$244.60
• \$129,001-161,000	\$258,001-322,000	\$174.70	\$349.40
• \$161,001-193,000	\$322,001-386,000	\$279.50	\$454.20
• \$193,001-500,000	\$386,001-750,000	\$384.30	\$559.00
• Over \$500,001+	Over \$750,001+	\$419.30	\$594.00

Adjustment based on MAGI (Modified Adj. Gross Income) and 2 year “look back.”

Supplemental Product



Covers:

- Deductibles
- Co-insurance
- Co-pays

of Medicare **Parts A & B**

- 10 **Plans**: A B C D F HiF G K L M N
- Plans are standardized
- Unique “*Innovative*” plans are not standardized
- Premiums vary from company to company
- 29 Companies sell Medigap policies
- “Guaranteed Issue” **protection**
- Birthday + 60 Equal or lessor

Medigap Plan Benefits 2023	Policies									
	A	B	C	D	F * +	G * +	K	L	M	N
Part A Coinsurance and all costs after hospital benefits are exhausted	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood transfusion (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible			✓		✓					
Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%	80%			80%	80%
Out-of-Pocket Limit							\$6,940	\$3,470		

* Plans **F & G** offer **high-deductible plans**. With this option, you must pay for Medicare deductibles, coinsurance and copayments up to the high-deductible plan amount before your policy pays anything. The high-deductible plan amount is: **\$2700**

Note – you cannot buy Plans C & F if you turned 65 on or after January 1, 2020.

Plans **K & L** cover 100% of plan benefits for the rest of the year after you meet your Out-of-Pocket yearly limit and Part B deductible.

*** Plan **N** covers 100% of the Part B coinsurance after a \$20 copayment for some office visits and up to a \$50 copayment for emergency room visits that result in an inpatient admission.

+ **Innovative** plans offer additional benefits which are not standardized nor consistent between the few companies that offer this product.

HICAP can provide a free & unbiased rate search to determine the 3 least expensive companies selling a particular Medigap plan.

Go to www.SeniorAdvocacyServices.org/HICAP to request a personalized Medigap Plan Rate Search.

HICAP

Medicare Health Insurance
Counseling & Advocacy Program

The Medicare Health Insurance Counseling and Advocacy Program (HICAP) through the California Department of Aging, provides local individual one-on-one counseling by appointment and educational seminars as the primary source for free and unbiased, accurate and objective Medicare information, advocacy and technical assistance to beneficiaries.

Our North Bay region serves the six counties of Marin, Sonoma, Mendocino, Lake, Napa and Solano.



3954

people counseled last year by our North Bay HICAP counselors

REQUEST A COUNSELING APPOINTMENT
(Confirmations sent via email M-F)

Activate \

- Simple online form or paper worksheet if no computer
- Receive personalized results of the **3 least expensive** plans specific to your needs.

“Guaranteed Issue” Protection

An insurance company:

- Must sell you a Medigap policy
- Must not consider pre-existing health conditions
- Can't charge you more for a Medigap policy because of past or present health problems

Protection continues only as long as you maintain a Medigap following certain rules:

- Birthday +60 to plan of Equal-or-Lesser coverage

Time frames for Guaranteed Issue protection

- **Within 6 months** of turning 65
- **Within 8 months** after no longer *actively working* with coverage through an Employee Group Health Plan

Prescription Plans in 2024

Each year everything changes

Part D
Prescription
Drug Coverage

- Plans: 23 (vs 26 in 2023)
- Premiums (\$.40 to \$188.40)
- Deductibles (\$0 to \$545)
- Formularies
- Co-pays & Coinsurance vary by plan and tier
- Preferred pharmacies

You may have to pay a Part D Late Enrollment Penalty

1% of the current “national base premium”
(\$34.70 in 2024 = .34.7¢ per mo.)

Part D Enrollment

Initial Enrollment Period (IEP)



Annual Election Period (AEP) **Oct.15 – Dec.7**

Deferred Enrollment Period

- 60 days from loss of EGHP (Employee Group Health Plan)

MA Open Enrollment Period (OEP)

- If you have MA plan on Jan.1 you may switch to Original Medicare and enroll in a Part D plan.

Special Enrollment Periods (SEP)

- Consult a HICAP counselor

- May not need Part D if you have prescription coverage through:
 - An employer or union drug plan and you have a letter of **creditable coverage** from employer or union plan
 - The VA or TRICARE for LIFE
 - Medicare does not coordinate with the VA
 - **TRICARE for Life** serves as a supplement to Medicare



TRICARE For Life

www.TriCare.mil

844-866-9378

- TRICARE For Life is a Medicare wraparound for **retired service members and their families** who have Parts A & B in addition to VA
- Includes prescription, dental, vision and supplemental coverage for Parts A and B deductibles, coinsurance and copays
- Coverage overseas and worldwide
- No additional premiums nor fees

Annual Part D Enrollment Period

October 15 to December 7

Compare, Join or Change

Decisions take effect January 1

You may have a Part D Late Enrollment penalty if you didn't enroll when eligible.

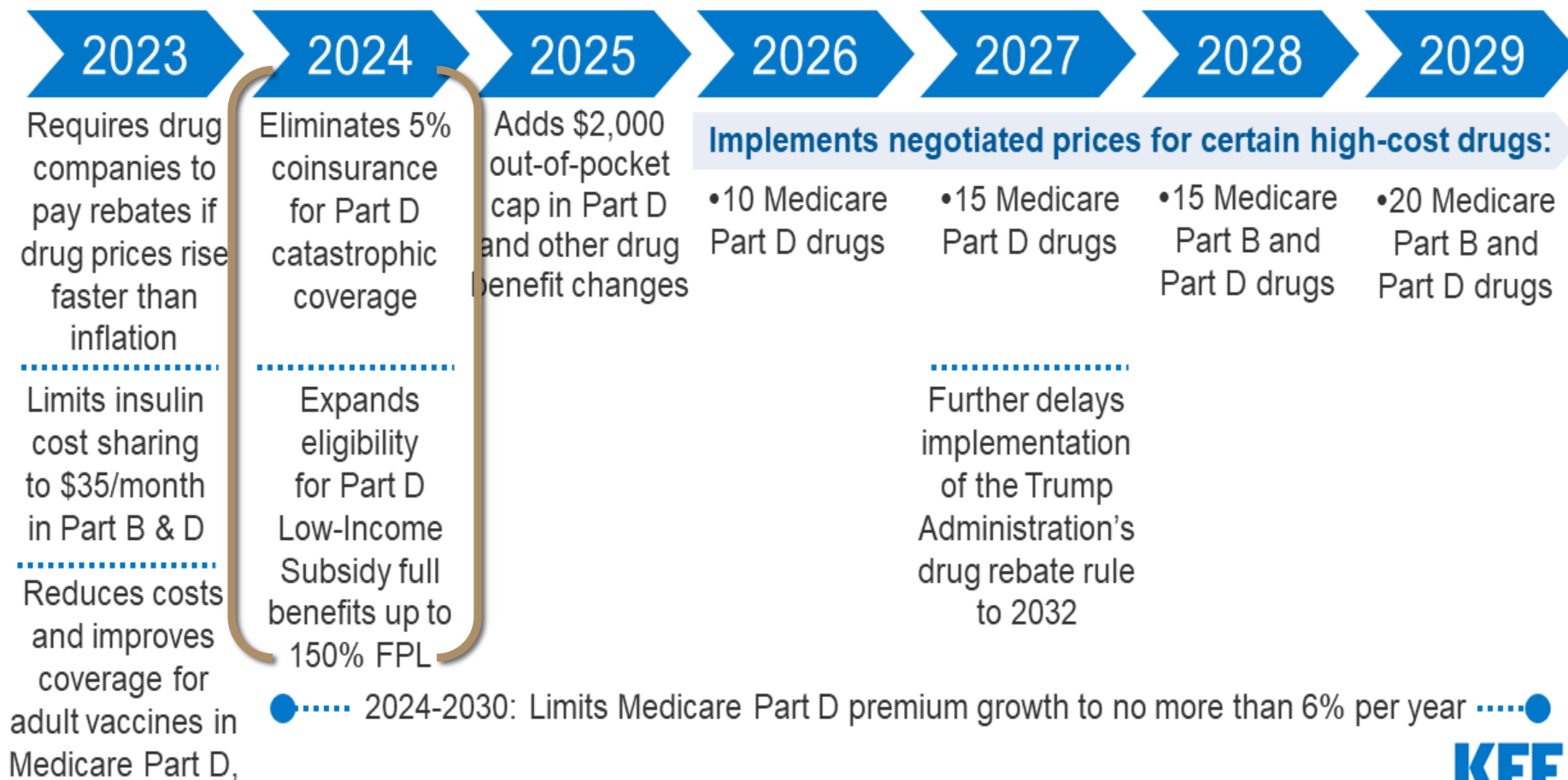
- Penalty takes effect when you go for more than 63 days without prescription coverage

Medicare Changes in California 2024

Medicare Part D:

Figure 1

Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act



Low Income *Part D* Assistance Program

“Extra Help”

(Levels change each year)

2024:

- Your **annual income** must be below **\$21,870 for an individual**, or **\$29,580 for a married couple** in 2023

2024:

- Your **resources** must be **below \$16,600** for an individual, or **\$33,240 for a married couple** in 2023.
- Resources include **money in a checking, savings, or retirement account, stocks, and bonds.**
- Resources don't include: your home, one car, burial plots, up to \$1,500 for burial expenses if you've put that money aside, furniture, and other household and personal items

Low Income *Part D* Assistance Program “**Extra Help**”

Social Security *administers* the program that provides assistance

Receive help paying Part D premiums, deductibles & co-pays:

Apply on-line at www.ssa.gov

Call Social Security at 1-800-772-1213

Call HICAP for assistance at 1-800-434-0222

Higher Income *Part D* Premium Adjustments (2023)

- Income-Related **Monthly** Adjustment Amounts (IRMAA)
- Assessed by and paid to Medicare (not to plan)

<i>Income</i>		<i>Adjustment</i>
Individual	Couple (joint filing)	Amount
• \$103,001-129,000	\$206,000-258,000	\$12.90
• \$129,001-161,000	\$258,001-322,000	\$33.30
• \$161,001-193,000	\$322,001-386,000	\$53.80
• \$193,001-500,000	\$386,001-750,000	\$74.20
• Over \$500,001+	Over \$750,001+	\$81.00

Adjustment based on MAGI (Modified Adj. Gross Income) and 2 year “look back.”

Which Part D plan is the right one?

It depends on what medications you take.



Each Medication has a different price with each Plan
Each Plan has a different Formulary
Each Pharmacy has different co-pays with each Plan

2 ways to search Part D Prescription Drug Plans

Complete your own at Medicare.gov

- Find and compare all plans in your area
- View your current plan
- Enroll in a plan

Have **HICAP** complete a free & *unbiased* search for you

- www.SeniorAdvocacyServices.org/hicap - Click
- Simple online form or paper worksheet if no computer
- Receive personalized results of the **3 least expensive** plans specific to your medications.



(Note: If a prescription plan search is completed by an insurance agent, they are paid a commission from the plan they are contracted with to receive compensation.)


<https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/AgentBroker.html>

HICAP

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Free Service to Medicare Beneficiaries

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-  **Counseling Materials**
-  **Medigap Plan Rate Search**
-  **Part D Search Worksheet**
-  **Medicare Resource Links**
-  **Educational Learning Series**



3152

people counseled last year by our North Bay HICAP counselors



FRANK TALK ABOUT MEDICARE

2nd & 4th MONDAYS @11am

KOWS 92.5 FM

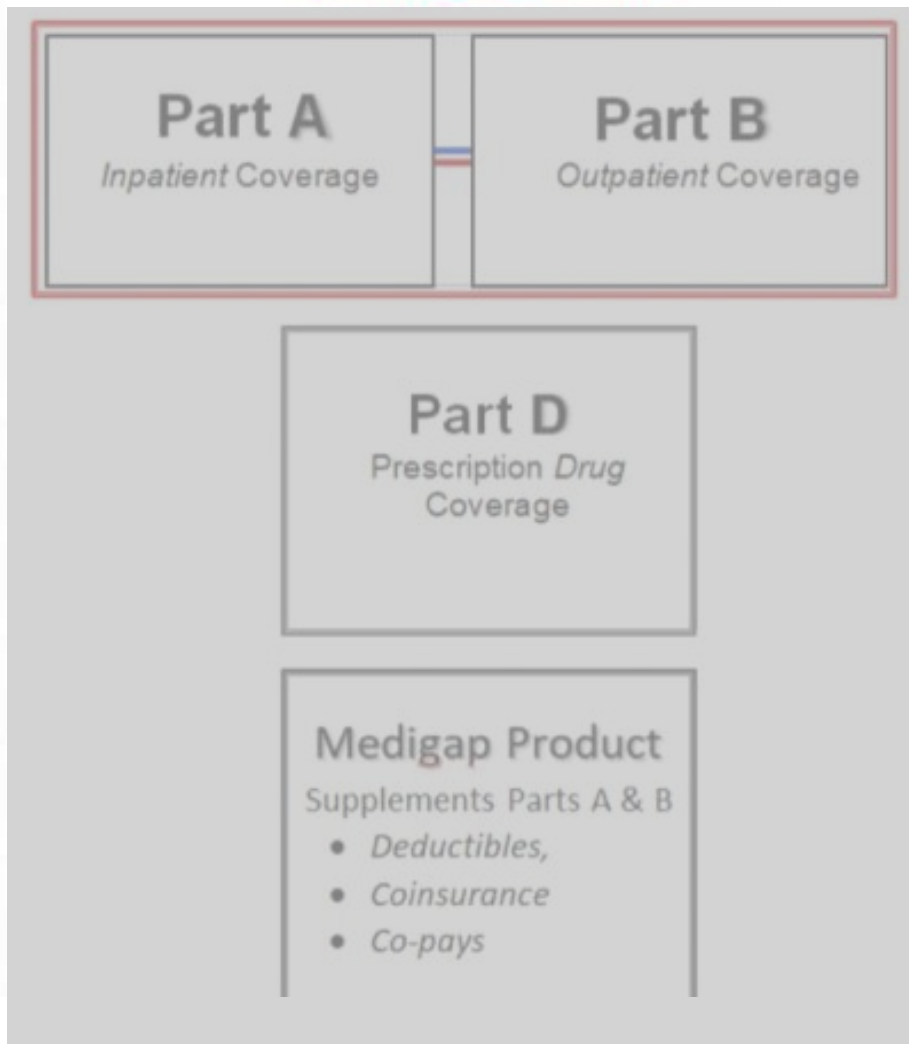
LIVE STREAMING



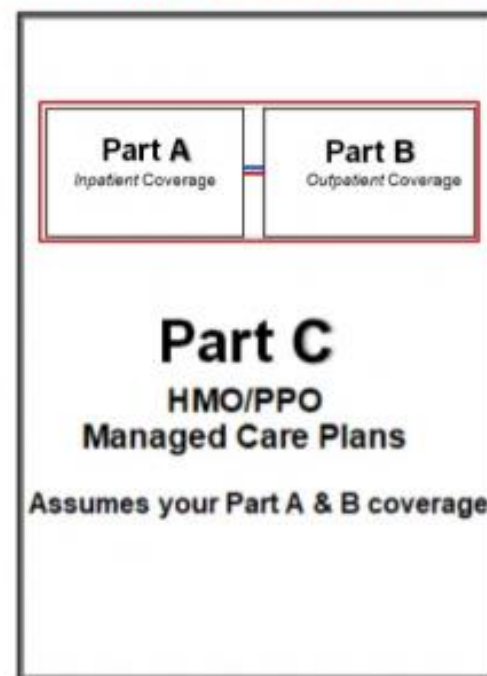
CLICK HERE to schedule a Medicare Counseling Appointment

Either 1 way or the other

ORIGINAL MEDICARE



MEDICARE ADVANTAGE PLAN



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

Advantage Plans “Part C”

**Combines Parts A, Part B
and Usually Part D**

**The plan manages your
Part A & B benefits**

- Premium: Part B + Plan premium if there is any
- Co-pays / Co-Insurance
- **Plan choices depend on where you live**
- Pre-approval, Pre-authorization, Network Doctors, Network clinics
- HMO – Health Maintenance Organization
- PPO – Preferred Provider Organization

Advantages

- Possible lower monthly premiums
- Part D is included
- Additional benefits not available with Original Medicare

Disadvantages

- Pre-approval
- Pre-authorization
- Network doctors & clinics
- Geographic coverage (travel)
- Managed care model

Things to consider

- Additional benefits and how they are structured, varies in each plan
- Though an MA plan may be less expensive “monthly” it may not be less expensive “annually”
- Providers may be listed as contracted but it is critical to verify they are accepting the MA plan insurance before or when continuing with enrollment
- Special needs (SNP) plans have targeted benefits
 - D-SNP = Dual C-SNP = Chronic POS = Point of Service “hybrid”

Right to Purchase a Medigap Policy when moving from an Advantage plan back into Original Medicare

An Medigap plan company CANNOT refuse selling you a policy under the following circumstances

(“Guaranteed Issue” protection)

- Advantage Plan premiums or costs increase by more than 15% this next year
- The Advantage Plan will no longer be available in your area. You move out of plan service area.
- The Plan hasn't followed the rules, or misled you.
- The Advantage plan drops your medical provider.

Note on Retiree Plans

- If supplemental health coverage is through former employer or union, there may be different Open Enrollment periods to choose a plan for the new year
- If your Retiree plan includes Prescription coverage, and you want to stay in your Retiree plan, you should **not** enroll in another MA or Part D plan
 - **enrolling in a different MA or Part D plan may cause you to lose your Retiree plan**
 - consult with your Retiree plan coordinator **before** enrolling in any other plans

Sonoma

20 ADVANTAGE PLANS
8 PPO OPTIONS

Major
Differences
Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

2024 Plan

No Part D Type Premium MOOP Annual Drug Deductible

2024 Plan	No Part D	Type	Premium	MOOP	Annual Drug Deductible
Elite Plan (PPO)		Local PPO	\$0.00	\$5,500.00	\$0.00
Eagle Plus Plan (PPO)	X	Local PPO	\$0.00	\$6,700.00	NA
Core Plan (PPO)		Local PPO	\$0.00	\$5,900.00	\$0.00

Aetna Medicare
(855) 335-1407
Aetnamedicare.com

Alignment Health Plan

(888) 293-8272
alignmenthealthplan.com

Sutter Advantage (HMO)		Local HMO	\$48.00	\$3,900.00	\$0.00
My Choice (PPO)		Local PPO	\$97.00	\$4,200.00	\$0.00

Anthem Blue Cross
(855) 549-0403
choose.anthem.com

Advantage (PPO)		Local PPO	\$30.00	\$8,850.00	\$370.00
Dual Advantage (PPO D-SNP)		Local PPO	\$32.70	\$8,300.00	\$545.00

Imperial Health Plan
(800) 838-8271
imperialhealthplan.com

Traditional (HMO)		Local HMO	\$0.00	\$1,349.00	\$0.00
Dynamic Plan (HMO)		Local HMO	\$0.00	\$298.00	\$0.00
*Strong (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00
*Courage Plan (HMO)	X	Local HMO *	\$0.00	\$2,999.00	NA
Senior Value (HMO C-SNP)		Local HMO	\$0.00	\$1,999.00	\$0.00

Kaiser Permanente
(800) 464-4000
Healthy.kaiserpermanente.org

Sr Adv Enhanced Sac., Sonoma (HMO)		Local HMO	\$65.00	\$3,900.00	\$0.00
Sr Advantage Basic Sac., Sonoma (HMO)		Local HMO	\$0.00	\$6,000.00	\$0.00
Medi-Cal North P4 (HMO D-SNP)		Local HMO	\$65.00	\$3,400.00	\$0.00

UnitedHealthCare
(855) 972-4103
UHC.com/medicare

Advantage CA-001A (HMO)		Local HMO	\$27.80	\$8,850.00	\$545.00
Advantage from UHC CA-029P (HMO-POS)		Local HMO	\$49.00	\$3,900.00	\$0.00
Advantage from UHC CA-0023 (PPO)		Local PPO	\$44.00	\$5,900.00	\$0.00
Advantage from UHC CA-0032 (PPO)		Local PPO	\$0.00	\$6,700.00	\$0.00

Western Health Advantage
(888) 942-7377
Westernhealth.com

MyCare (HMO)		Local HMO	\$0.00	\$4,000.00	\$0.00
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- * Imperial Strong Plan includes an \$85 rebate for payment of the Part B premium
- * Imperial Courage Plan includes a \$75 rebate for payment of the Part B premium

SCAN HEALTH CARE NO LONGER AVAILABLE

MARIN

Aetna Medicare
855-335-1407
Aetnamedicare.com

2023 Plans	No Part D	Type	Premium	MOOP	Deductible	Annual Drug
Preferred Plan (HMO D-SNP)		Local HMO	\$29.70	\$8850.00	\$545.00	
Elite Plan (PPO)		Local PPO	\$0.00	\$5,500.00	\$0.00	
Eagle Plus Plan (PPO)	X	Local PPO	\$0.00	\$6,700.00	NA	
Plus Plan (HMO)		Local HMO	\$0.00	\$3,400.00	\$0.00	
Eagle Plan (HMO)	X	Local HMO	\$0.00	\$4,200.00	NA	
Core Plan (PPO)		Local PPO	\$0.00	\$5,900.00	\$0.00	
Medicare Value Plan Plus (HMO-POS)		Local HMO	\$10.00	\$2,600.00	\$0.00	
Select Plan (HMO)		Local HMO	\$0.00	\$2,800.00	\$0.00	

Align Senior Care
1-855-855-0336
alignseniorcare.com

Senior Care (HMO I-SNP)		Local HMO	\$41.00	\$8850.00	\$545.00	
Premier Care (HMO I-SNP)		Local HMO	\$0.00	\$3500.00	\$400.00	
Memory Care (HMO C-SNP)		Local HMO	\$0.00	\$3500.00	\$400.00	
Kidney Care (HMO C-SNP)		Local HMO	\$41.00	\$8850.00	\$545.00	

Alignment Health Plan
1-866-634-2247
alignmenthealthplan.com

Health Heart & Diabetes (C-SNP)		Local HMO	\$0.00	\$790.00	\$0.00	
CalPlus Duels (D-SNP)		Local HMO	\$1.60	\$8850.00	\$545.00	
Heart & Diabetes CalPlus (C-SNP)		Local HMO	\$8.50	\$8850.00	\$545.00	
Health Platinum+Instacart (HMO-POS)		Local HMO	\$0.00	\$998.00	\$0.00	
Health CalPlus+ Veterans (HMO)		Local HMO	\$0.00	\$5900.00	\$545.00	

Humana
866-584-0916
humana-medicaladvantage.com

Choice H5525-055 (PPO)			\$28.00	\$6,500.00	\$250.00	
Gold Plus H5619-147 (HMO)		Local HMO	\$0.00	\$3,200.00	\$0.00	

Imperial Health Plan
1-800-838-8271
imperialhealthplan.com/

Traditional (HMO)		Local HMO	\$0.00	\$1,349.00	\$0.00	
Dynamic Plan (HMO)		Local HMO	\$0.00	\$298.00	\$0.00	
*Strong (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00	
*Courage Plan (HMO)	X	Local HMO	\$0.00	\$2,999.00	NA	
Senior Value (HMO C-SNP)		Local HMO	\$0.00	\$1,999.00	\$0.00	

Kaiser Permanente
800-464-4000
Healthy.kaiserpermanente.org

Sr Adv Enhanced Marin San Mateo (HMO)		Local HMO	\$70.00	\$4,200.00	\$0.00	
Sr Adv Basic Marin (HMO)		Local HMO	\$0.00	\$6,000.00	\$0.00	
Sr Adv Medicare Medi-Cal North P4 (HMO D-SNP)		Local HMO	\$34.70	\$3400.00	\$545.00	

UnitedHealthCare
855-972-4103
UHC.com/medicare

Complete Care CA-025P (HMO-POS C-SNP)		Local HMO	\$36.00	\$2,500.00	\$0.00	
Complete Care CA-08AP (HMO C-SNP)		Local HMO	\$18.40	\$8,850.00	\$545.00	
AARP Medicare Adv CA-0017 (HMO-POS)		Local HMO	\$35.00	\$2,500.00	\$0.00	
Medicare Advantage CA-001A (HMO)		Local HMO	\$27.80	\$8,850.00	\$545.00	
AARP Medicare Adv UHC CA-0023 (PPO)		Local PPO	\$44.00	\$5,900.00	\$0.00	
AARP Medicare Adv UHC CA-0032 (PPO)		Local PPO	\$0.00	\$6,700.00	\$0.00	

Western Health Advantage
888-942-7377
Westernhealth.com

MyCare (HMO)		Local HMO	\$0.00	\$4,000.00	\$0.00	
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34 ADVANTAGE PLANS
6 PPO OPTIONS

Major Differences
Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

2024

Napa

18 ADVANTAGE PLANS
7 PPO OPTIONS

Major
Differences
Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

2024 Plans	No Part D	Type	Premium	MOOP	Annual Drug Deductible
Aetna Medicare (855) 335-1407 Aetnamedicare.com		Local PPO	\$0.00	\$5,500.00	\$0.00
Elite Plan (PPO)		Local PPO	\$0.00	\$5,500.00	\$0.00
Eagle Plus Plan (PPO)	X	Local PPO *	\$0.00	\$6,700.00	NA
Core Plan (PPO)		Local PPO	\$0.00	\$5,900.00	\$0.00

Anthem Blue Cross (855) 549-0403 choose.anthem.com		Local PPO	\$30.00	\$8,850.00	\$370.00
Advantage (PPO)		Local PPO	\$30.00	\$8,850.00	\$370.00
Duel Advantage (PPO D-SNP)		Local PPO	\$32.70	\$8,850.00	\$545.00

Humana (800) 457-4708 Humana.com		Local HMO	\$0.00	\$3,200.00	\$0.00
Gold Plus H5619-147 (HMO)		Local HMO	\$0.00	\$3,200.00	\$0.00

Imperial Health Plan (800) 838-8271 imperialhealthplan.com		Local HMO	\$0.00	\$1,349.00	\$0.00
Traditional (HMO)		Local HMO	\$0.00	\$1,349.00	\$0.00
Dynamic Plan (HMO)		Local HMO	\$0.00	\$298.00	\$0.00
*Strong (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00
Courage Plan (HMO)	X	Local HMO	\$0.00	\$2,999.00	NA
Senior Value (HMO C-SNP)		Local HMO	\$0.00	\$1,999.00	\$0.00

Kaiser Permanente (800) 464-4000 Healthy.kaiserpermanente.org		Local HMO	\$70.00	\$3,900.00	\$0.00
Senior Advantage Alam., SF, Napa (HMO)		Local HMO	\$70.00	\$3,900.00	\$0.00
Medi-Cal North P4 (HMO D-SNP)		Local HMO	\$34.70	\$3,400.00	\$545.00

UnitedHealthCare (855) 972-4103 UHC.com/medicare		Local PPO	\$44.00	\$5,900.00	\$0.00
AARP Advantage from UHC CA-0023 (PPO)		Local PPO	\$44.00	\$5,900.00	\$0.00
AARP Advantage from UHC CA-0032 (PPO)		Local PPO	\$0.00	\$6,700.00	\$0.00
UHC Advantage CA-001A (HMO)		Local HMO	\$27.80	\$8,850.00	\$545.00
AARP Advantage from UHC CA-029P (HMO-POS)		Local HMO	\$49.00	\$3,900.00	\$0.00

Western Health Advantage (888) 942-7377 Westernhealth.com		Local HMO	\$0.00	\$4,000.00	\$0.00
MyCare (HMO)		Local HMO	\$0.00	\$4,000.00	\$0.00

* Imperial Strong Plan includes an \$85 rebate for payment of the Part B premium.

* Imperial Courage Plan includes a \$75 rebate for payment of the Part B premium.

Solano

23 ADVANTAGE PLANS
7 PPO OPTIONS

Major Differences Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

2024

2024 Plan	No Part D	Type	Premium	MOOP	Annual Drug Deductible
Aetna Medicare (855) 335-1407 Aetnamedicare.com					
Eagle Plus Plan (PPO)	X	Local PPO *	\$0.00	\$6,700.00	NA
Elite Plan (PPO)		Local PPO	\$27.00	\$5,500.00	\$0.00
Core Plan (PPO)		Local PPO	\$0.00	\$5,900.00	\$0.00
Anthem Blue Cross (855) 549-0403 choose.anthem.com					
Dual Advantage (PPO D-SNP)		Local PPO	\$30.00	\$8,850.00	\$370.00
Brand New Day (833) 698-1049 bndhmo.com					
Dual Access Plan (HMO D-SNP)		Local HMO	\$41.00	\$8,850.00	\$545.00
Embrace Choice Plan (HMO C-SNP)		Local HMO	\$41.00	\$8,850.00	\$545.00
Embrace Care Plan (HMO C-SNP)		Local HMO	\$55.00	\$3,850.00	\$0.00
Classic Care III Plan (HMO)		Local HMO	\$55.00	\$5,550.00	\$50.00
Imperial Health Plan (800) 838-8271 imperialhealthplan.com					
Traditional (HMO)		Local HMO	\$0.00	\$1,349.00	\$0.00
Dynamic Plan (HMO)		Local HMO	\$0.00	\$298.00	\$0.00
*Strong (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00
*Courage Plan (HMO)	X	Local HMO *	\$0.00	\$2,999.00	NA
Senior Value (HMO C-SNP)		Local HMO	\$0.00	\$1,999.00	\$0.00
Kaiser Permanente (800) 464-4000 Healthy.kaiserpermanente.org					
Senior Advantage Enhanced Solano (HMO)		Local HMO	\$65.00	\$4,900.00	\$0.00
Senior Advantage Basic Solano (HMO)		Local HMO	\$0.00	\$6,300.00	\$0.00
Medi-Cal North P4 (HMO D-SNP)		Local HMO	\$34.70	\$3,400.00	\$545.00
UnitedHealthCare (855) 972-4103 UHC.com/medicare					
Advantage from UHC CA-0023 (PPO)		Local PPO	\$44.00	\$5,900.00	\$0.00
Advantage from UHC CA-0032 (PPO)		Local PPO	\$0.00	\$6,700.00	\$0.00
Advantage CA-001A (HMO)		Local HMO	\$27.80	\$8,850.00	\$545.00
Advantage from UHC CA-033P (HMO-POS)		Local HMO	\$48.00	\$5,000.00	\$0.00
Western Health Advantage (888) 942-7377 Westernhealth.com					
MyCare (HMO)		Local HMO	\$0.00	\$4,000.00	\$0.00
Wellcare by Health Net (800) 275-4737 wellcare.healthnet.california.com					
No Premium (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00

*Imperial Strong Plan includes an \$85 rebate for payment of the Part B premium

*Imperial Courage Plan includes a \$75 rebate for payment of the Part B premium

Mendocino

9 ADVANTAGE PLANS
2 PPO OPTIONS

**Imperial Health Plan
Of California**
(800) 838-8271
imperialhealthplan.com

2024 Plans	No Part D	Type	Premium	MOOP	Annual Drug Deductible
Traditional (HMO)		Local HMO	\$0.00	\$1,349.00	\$0.00
Dynamic Plan (HMO)		Local HMO	\$0.00	\$298.00	\$0.00
*Strong (HMO)		Local HMO	\$0.00	\$8,850.00	\$545.00
*Courage Plan (HMO)	X	Local HMO	\$0.00	\$2,999.00	NA
Senior Value (HMO C-SNP)		Local HMO	\$0.00	\$1,999.00	\$0.00

- * Imperial Strong Plan includes an \$85 rebate for payment of the Part B premium
- * Imperial Courage Plan includes a \$75 rebate for payment of the Part B premium

UnitedHealthCare
(855) 972-4103
UHC.com/medicare

AARP Medicare Advantage from UHC CA-0022 (PPO)		Local PPO	\$74.00	\$4,500.00	\$150.00
AARP Medicare Advantage from UHC CA-0034 (PPO)		Local PPO	\$25.00	\$6,700.00	\$300.00
AARP Medicare Advantage from UHC CA-0010 (HMO-POS)		Local HMO	\$56.00	\$6,700.00	\$0.00
UHC Medicare Advantage CA-001A (HMO)		Local HMO	\$27.80	\$8,850.00	\$545.00

Major
Differences
Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

Lake

6 ADVANTAGE PLANS
4 PPO OPTIONS

Aetna Medicare
(855) 335-1407
Aetnamedicare.com

2024 Plans	No Part D	Type	Premium	MOOP	Annual Drug Deductible
Medicare Core Elite Plan (PPO)		Local PPO	\$39.00	\$5,500.00	\$0.00
Medicare Eagle Plus II Plan (PPO)	X	Local PPO	\$0.00	\$6,700.00	NA

UnitedHealthCare
(855) 972-4103
UHC.com/medicare

AARP Medicare Adv CA-0010 (HMO-POS)	Local HMO	\$56.00	\$6,700.00	\$0.00
UHC Medicare Advantage CA-001A (HMO)	Local HMO	\$27.80	\$8,850.00	\$545.00
AARP Medicare Adv from UHC CA-0022 (PPO)	Local PPO	\$74.00	\$4,500.00	\$150.00
AARP Medicare Adv from UHC CA-0034 (PPO)	Local PPO	\$25.00	\$6,700.00	\$300.00

Major
Differences
Between Plans:

- Premiums
- Co-Pays
- Services
- Doctors
- Hospitals
- Provider Networks

Things to remember

❑ Medicare Annual Election Period

- **October 15 – December 7**
- Join, switch, or drop Part D or MA plans
- Enrolling in new plan automatically dis-enrolls you from old plan effective January 1

❑ Medicare Advantage Open Enrollment Period

January 1 – March 31 to make additional changes

if on Jan.1 you are in an Advantage plan.

HICAP is your **unbiased** source for help!

Questions?

www.SeniorAdvocacyServices.org/HICAP

- **HICAP 800-434-0222 or 707-526-4108**
- **Medicare 800-633-4227**
- **Social Security 1-800-772-1213**

Call or go online to set an appointment for individual help from a registered HICAP counselor in your community.

