

2020 Medicare Changes for Contra Costa County

Medicare Advantage Plans:

- Six Medicare Advantage plans with prescription drug coverage (MAPDs) are offered in CC County for 2020 (although one is only being actively marketed to people who have both Medicare and Medi-Cal). Monthly premiums for the five plans intended for Medicare-only beneficiaries range from \$64 to \$107. One of the plans is new, UHC Canopy. Kaiser and United Healthcare also both offer Medicare Advantage plans for persons who have Medicare and full scope Medi-Cal. **See the reverse side for an overview of the plans.**
- Effective 12/31/2019 Golden State Medicare Health Plan is leaving the county. (Plan H2241-009)
 - Golden State plan members can choose any other Medicare Advantage plan or Original Medicare plus a prescription drug plan (PDP) with guaranteed rights to a Medicare Supplement (Medigap), if desired. To avoid any gaps in coverage, choose one of these options before 12/31/2019. See "[Options for Cancellation of MA Plans](#)" for details.
 - If no MA or PDP plan is selected by 12/31/2019, coverage will revert to Original Medicare with no drug coverage. Special enrollment rights to choose other plans extend to 2/28/2020. For plans joined after 1/1/2020, coverage will begin the first day of the month following enrollment.
- Because premiums and/or copays have increased for the other MAPDs, members have a variety of options for 2020:
 - You can choose any other Medicare Advantage plan by 12/7/2019 for a Jan. 1, 2020 effective date. You may also change your plan between Jan 1, 2020 and March 31, 2020.
 - You can drop your MA plan and switch to Original Medicare with a stand-alone prescription drug plan. You can make this change during Open Enrollment for a 1/1/2020 effective date, or between Jan. 1, 2020 and Mar. 31, 2020. Coverage begins the first of the month after the change is made.
 - If you choose Original Medicare, you have limited guaranteed rights to a Medigap plan. Options vary depending on your current plan. See "[Options for MA Plan Cost Increases](#)" chart for details.
 - If no change is made you will need to pay the higher MA premium and/or copays for 2020.
- **With every Medicare Advantage plan you should confirm that your preferred physician groups and hospitals as well as your prescriptions are covered by your plan.**

Medicare Advantage Plans for "Dual Eligibles":

There are two plans for "dual eligibles" -- persons with Medicare and full Medi-Cal.

- Kaiser Senior Advantage Medicare-Medi-Cal Plan - This plan has \$0 premium and \$0 co-pays for virtually all services except the small co-pays for prescription drugs. It has some additional benefits.
- UHC MedicareComplete Assure Plan – This is a regular MAPD open to anyone, but for those with Medicare and full Medi-Cal or QMB it has \$0 premium and \$0 co-pays for virtually all services except the small co-pays for prescription drugs. Some additional benefits are included, but it does not coordinate with Medi-Cal benefits such as Denti-Cal.

Prescription Drug Coverage:

- 32 Stand-alone Prescription Drug Plans are offered in 2020. Premiums range from \$12.80 to \$118.40
- Many plans are changing their name or contract number for 2020 (e.g., Aetna becoming Wellcare). Some plans are being discontinued and members are being automatically moved into new plans. (E.g. Humana Enhanced and Humana Walmart plans are combined into Humana Premier.) Be sure to carefully check your premiums and plan coverage for 2020, as the prices could be higher or your drugs might not be covered. For example, people in Humana Walmart (\$29.90 in 2019) will now pay \$64.50 for Humana Premier in 2020. For these changes there are no special rights to change plans beyond the Dec. 7th open enrollment deadline.
- 2020 Part D Standard Cost Sharing:
 - Initial deductible: \$435. Initial coverage limit (before "donut hole"): \$4020 total retail cost
 - Costs in donut hole: You pay up to 25% for generic and 25% for brand drugs, plus small dispensing fee
 - Catastrophic coverage: After you have spent \$6350 you pay 5% or \$3.60 for generics and \$8.95/brand

Persons with Medicare and Extra Help, full Medi-Cal, or a Medicare Savings Program have the right to change their Part D drug plan or Advantage plan once a quarter during the first nine months of the year.

See Reverse for overview of Medicare Advantage Plans

2020 Medicare Advantage HMO Plan Overview (includes Part D)

Plan Name	AARP Medicare Secure Horizons Plan 1	AARP Medicare Secure Horizons Focus	Humana Gold Plus 29	Kaiser Permanente Senior Advantage	United Healthcare Canopy Health	United Healthcare Medicare Complete Assure <i>Regular Medicare cost sharing for most services</i>	Kaiser Permanente Senior Advantage D-SNP* <i>(For Dual-eligible only)</i>	United Healthcare Medicare Complete Assure* <i>(For duals or QMB)</i>
Medicare Plan No.	H0543-070	H0543-163	H5619-029	H0524-033	H0543-189	H-0543-183	H0524-030	H-0543-183
Prospective members call	1-800-555-5757	1-800-555-5757	888-486-0257	800-777-1238	1-800-607-2877	1-844-723-6473, TTY 711	1-800-777-1238	1-844-723-6473, TTY 711
Current members call	1-800-950-9355	1-800-950-9355	800-448-6262	800-443-0815	1-844-723-6473	1-844-723-6473	1-800-443-0815	1-844-723-6473
Monthly premium	\$107	\$64	\$90	\$92	\$69.00	\$22.70	\$0	\$0
Out of pocket limit	\$6700	\$3200	\$5900	\$4900	\$3200	\$6700	N/A	\$0
Hospitals**	Alta Bates, San Ramon, Sutter Delta, John Muir, CPMC* (* - limited zipcodes)	John Muir	John Muir, Sutter Delta, San Ramon Regional	Kaiser	John Muir, San Ramon Regional, UCSF (others as directed)	Alta Bates, San Ramon, Sutter Delta (John Muir and others with limits)	Kaiser	Alta Bates, San Ramon, Sutter Delta (John Muir and others with limits)
Doctor Groups**	Affinity EB, Brown & Toland EB, Hills Phys EB, Sutter EB	Hills Physicians, John Muir Phys	Hills Physicians EB, John Muir Phys, Sutter EB	Kaiser	Hill Phys EB, John Muir Physicians	Affinity EB, Brown & Toland EB, Hills Phys EB, Sutter EB	Kaiser	Affinity EB, Brown & Toland EB, Hills Phys EB, Sutter EB

*These plans intended for dual-eligibles—persons with Medicare and full-scope Medi-Cal. You must be a dual to be in Kaiser plan.

**** All plan networks are as of 10.11.2019. Networks may be subject to change at any time. Always check with your providers and plan to be sure providers are in-network.**

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