

2020 Medicare Advantage Plans For "Full Duals" (Medicare and full Medi-Cal)* for Contra Costa County

In Contra Costa County, in 2020 two plans are available for persons who have Medicare plus full scope Medi-Cal. One is a "Special Needs Plan," the **Kaiser Senior Advantage Medicare-Medi-Cal plan**. Only individuals on Medicare (Parts A and B) who also have full Medi-Cal may join. If your Medi-Cal eligibility is lost or if you acquire a Medi-Cal share of cost, and you do not regain full Medi-Cal status, you will receive a series of notifications by the plan and be disenrolled after 120 days.

A second plan, **UnitedHealthCare Medicare Advantage Assure**, is also intended for persons with Medicare (Parts A and B) and full Medi-Cal. ***Individuals enrolled in the QMB program (Qualified Medicare Beneficiary program) but without full Medi-Cal may also join** and benefit from the \$0 premium and \$0 copays for most services. If a member of this plan loses full Medi-Cal or QMB status, they have to pay the usual plan premium and copays. Other individuals may join this plan, but they must pay the plan premium and applicable copays.

UHC Medicare Advantage Assure plan is not certified as dual-SNP and is not required to coordinate the delivery of covered Medicare and Medicaid health services. If you join the UHC Medicare Advantage Assure plan, **it is important to show your Medi-Cal card along with your plan card when you receive services, or you will be asked to make the copays. If you have QMB but not Medi-Cal, be sure to explain this when you receive your services in order to avoid copays.**

These plans provide all Medicare Part A and Part B health care and services. Special Needs Plans are designed for people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management.

These plans include prescription drug coverage (Medicare Part D). Review the formulary (the list of covered drugs) to be sure the plan will cover the drugs you need and whether any special approvals may be required before you can obtain the drugs. You will pay a small copay for your covered drugs. **You cannot also have a separate Part D drug plan.**

Participants in either of these plans who have full Medi-Cal have the right to use other Medi-Cal providers for Medi-Cal services not covered by their plan. Special provisions apply to persons with Medicare and Medi-Cal who are in Skilled Nursing Facilities. Contact HICAP for details and assistance.

**Information provided by Contra Costa HICAP
Health Insurance Counseling and Advocacy Program
1-800-510-2020 or 925-602-4163**

HICAP provides free and objective Medicare counseling. No products or services are sold or endorsed. "This project was supported, in part by grant number HHS-2020-ACL-CIP-SAPG-0363, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy."



2020 MAPD for Full Duals

HMO NAME		Kaiser Permanente Sr. Advantage Medicare/Medi-CAL Special Needs	UnitedHealthcare Assure Medicare/Medi-CAL/QMB plan
Please contact the HMO for more specific information and provider lists. All services are Medicare Covered only unless otherwise stated.		1-800-777-1238 (prospective) 1-800-443-0815 (current)	1-800-555-5757 (prospective) 1-800-950-9355 (current)
Medicare Plan ID Number		H0524-030-0	H0543-183
Medicare Star Rating (per 2019)		★★★★★	★★★★★
1	HMO Monthly Premium	\$0	\$0
2	Out-of-Pocket Limit (Parts A&B only)	\$0	\$0
INPATIENT SERVICES (PART A)			
4	Hospitals in Network	Kaiser	Alta Bates; San Ramon; Sutter Delta; (John Muir and others with limits)
5	Inpatient Hospital (Unlimited days)	\$0	\$0
6	Inpatient Mental Health (190 Lifetime)	\$0	\$0
7	Skilled Nursing Care (100 days each Medicare Benefit period)	\$0	\$0
8	Home Health Care co-pay	\$0	\$0
OUTPATIENT SERVICES (PART B)			
9	Doctor Groups in Network	Kaiser	Affinity EB; Hill Phys EB; Sutter EB; Brown&Toland EB
10	Doctor's Office Visit co-pay	\$0	\$0
11	Mental Health/Substance Abuse	\$0	\$0
12	Outpatient Surgery or Procedure co-pay	\$0	\$0
13	Ambulance co-pay	\$0	\$0
14	Emergency Room visit co-pay (worldwide)	\$0	\$0
15	Urgent Care co-pay	\$0	\$0
16	Rehabilitation (OT,PT,ST,Cardio) co-pay	\$0	\$0
17	Durable Medical Equip. & Prosth. co-pay	\$0	\$0
18	Diabetes Training, Therapy and Supplies	\$0	\$0
19	X-rays co-pay	\$0	\$0
20	Diagnostic Lab Services co-pay	\$0	\$0
21	Diagnostic Radiology co-pay (MRI, CT)	\$0	\$0
22	Radiation Therapy co-pay	\$0	\$0
23	Chemotherapy - Part B co-pay	\$0	\$0
24	Kidney Dialysis	\$0	\$0
25	Chiropractic & Podiatry (Limited)	\$0	\$0
ADDITIONAL BENEFITS			
26	Chiropractic	\$0 co-pay; Medicare covered only	\$0 co-pay; Medicare covered only
27	Podiatry	\$0 co-pay; Medicare covered only	\$0 for 4 routine footcare
28	Hearing	Medicare covered only	\$0 routine exam; \$2,500 credit for up to 2 hearing aids/2yrs
29	Eye Exams and Eyeglass (Medicare requires 1 pair glasses after cataract surgery)	\$0 routine exam; Eyewear allowance of \$300 every year.	\$0 routine exam; \$100 credit for eyewear/2yrs
30	Transportation	Not covered	\$0 - up to 24 one way trips/year
31	Dental	Comprehensive dental care through Delta Dental	Not Covered
32	Other Benefits Included	Nursing hotline, health and wellness benefits, including nutritional training	NurseLine, Virtual Medical Visits, \$40 OTC credit
PRESCRIPTION DRUGS (PART D)			
33	Drug Deductible	\$0	\$0
34		Per Prescription	Per Prescription
35	Generic	\$0-\$3.40*	\$0-\$3.40*
36	Brand	\$0-\$8.50*	\$0-\$8.50*
40	Drug notes	* Co-pays shown are 2019 rates, since 2020 info. is not yet available.	* Co-pays shown are 2019 rates, since 2020 info. is not yet available.

Kaiser members who lose full Medi-Cal benefits and do not regain them within 120 days will be disenrolled.

Assure members who lose full Medi-Cal/QMB benefits will pay the regular premium, deductible, and cost-sharing.