

# Welcome to Medicare 2020



## Module 4: Medicare Advantage Plans and Choosing Your Medicare Path

Presented by Contra Costa HICAP

April 16, 2020

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# What is HICAP?

**H**ealth **I**nsurance **C**ounseling and **A**dvocacy **P**rogram

- All things Medicare
  - Education, Counseling & Advocacy
- Primarily a Volunteer Organization
  - Initial and Ongoing Training
  - Registered with California Department of Aging
- Funded by California and Federal Gov't
- No affiliation with Insurance Companies
  - No Policies Sold or Endorsed
- Free to you!



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# After This Module You Will Know

- ✓ Medicare Advantage
- ✓ How Do I Choose: Medigap or Medicare Advantage?
- ✓ When Can I Switch Paths?



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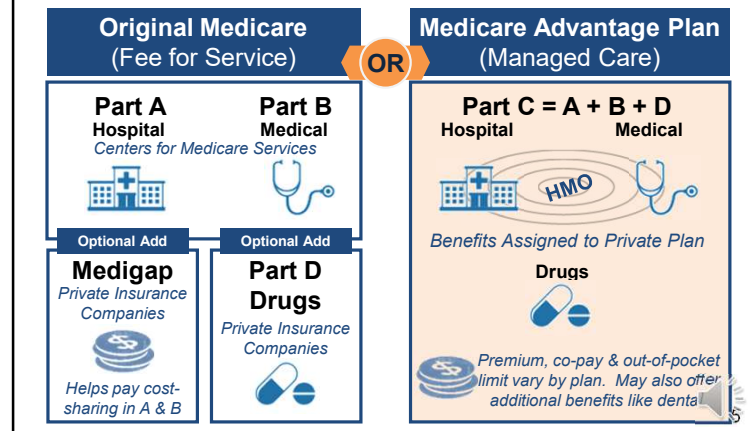
# Part C – Medicare Advantage

- Private Managed Care Plans



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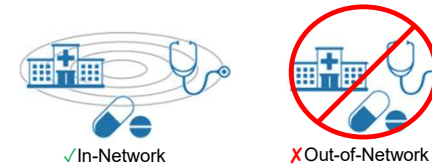
## Decide How to Get Medicare Coverage



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## Medicare Advantage (MA) Plans

- Private Insurance Plans approved and subsidized by Medicare
- You assign all your Medicare benefits to a Managed Care Plan
- Cannot use Medicare outside of network



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## Medicare Advantage Plan Rules

- Must have Parts A & B
- Pay the MA Plan premium
  - Premiums are not age adjusted
  - In addition to Parts A & B premium
- Must provide benefits equivalent to Original Medicare & Part D coverage
- Each plan has its own rules & cost-sharing
  - Most services have coinsurance and copayments
  - All plans have out of pocket limits for medical services
  - Some add benefits such as Dental or Vision



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## Medicare Advantage Plan Rules

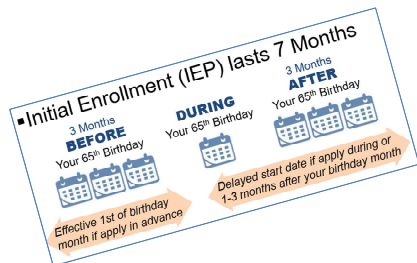
- Only HMO's in Contra Costa so generally must use network doctors & hospitals
- Primary Care Physician refers you to specialists in the same physician group
- Must live in the Plan service area
  - Plans are County specific
  - But with Kaiser, can go to any Kaiser facility
- Note: No PPOs in Contra Costa County



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## Medicare Advantage When to Enroll

- During your 7-month Initial Enrollment Period



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## Medicare Advantage When to Enroll

- During your 7-month Initial Enrollment
- Special Enrollment Period (2 months) if your circumstances change (e.g., losing employer coverage or moving)
- Anytime for 5-Star rated plans
- During the Open Enrollment Period
  - Oct 15 - Dec 7 each year for coverage starting Jan 1
  - Penalty may apply if no prior Part D coverage

*DON'T MISS THE DEADLINE!*



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## Medicare Advantage When to Enroll

- During your 7-month Initial Enrollment
- Special Enrollment Period (2 months) if your circumstances change (e.g., losing employer coverage or moving)
- Anytime for 5-Star rated plans ★★★★★
- During the Open Enrollment Period
  - Oct 15 - Dec 7 each year for coverage starting Jan 1
  - Penalty may apply if no prior Part D coverage



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## Medicare Advantage When to Enroll

- During your 7-month Initial Enrollment
- Special Enrollment Period (2 months) if your circumstances change (e.g., losing employer coverage or moving)
- Anytime for 5-Star rated plans
- During the Open Enrollment Period
  - Oct 15 - Dec 7 each year for coverage starting Jan 1
  - Penalty may apply if no prior Part D coverage



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## Medicare Advantage When to Enroll

- During your 7-month Initial Enrollment Period
- Special Enrollment Period (3 months) if your circumstances change (e.g., losing employment, turning 65)
- Anytime during the Open Enrollment Period
- During the Open Enrollment Period
  - Oct 15 to Dec 7 each year for coverage starting Jan 1
  - Penalty may apply if no prior Part D coverage

**Plans are guaranteed  
No health screening!**



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## Medicare Advantage Can I Change Plans?

- Enrollment is normally locked-in for the year, but...
- There are 2 periods when you can make changes

Period	When	When Effective	What can be changed
Medicare Fall Open Enrollment	Oct 15 to Dec 7	Jan 1 next year	<ul style="list-style-type: none"> <li>Can switch between MA plans</li> <li>Can disenroll from MA and go back to Original Medicare with a prescription drug plan</li> </ul>
Medicare Advantage Open Enrollment	Jan 1 to Mar 31	1 <sup>st</sup> of following month	



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## Medicare Advantage Choosing a Plan

- See HICAP website for a copy of the current Contra Costa County HMO chart: <https://cchicap.org/medicare-plans-overview/medicare-advantage-plans>

2020  
Medicare Advantage Plan  
Comparison Chart for Contra Costa County  
HMOs

2020 HMO COMPARISON CHART				
HMO NAME	AARP SecureHorizons Plan 1 (UnitedHealthcare)	AARP SecureHorizons Focus (UnitedHealthcare) (2)	Humana Gold Plus	
Please contact the HMO for more specific info and provider lists. All services are Medicare covered only unless noted.	1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	1-800-833-2364 (prospective) 1-800-457-4708 (current) www.humana-medicare.com	1-800-71-800
Medicare Plan ID Number	H0543-070	H0543-163	H0619-029	www
Medicare Star Rating (per 2019)	★★★★	★★★★	★★★★	
1. HMO Monthly Premium	\$107	\$64	\$90	
2. Out-of-Pocket Limit (Parts A&B only)	\$6,700	\$3,200	\$5,900	
INPATIENT SERVICES (PART A)				



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## Medicare Advantage How to Read the Chart Part 1

2020 Medicare Advantage Plan Comparison Chart for Contra Costa County HMOs				
HMO NAME	AARP SecureHorizons Plan 1 (UnitedHealthcare)	AARP SecureHorizons Focus (UnitedHealthcare) (2)	Humana Gold Plus	
Please contact the HMO for more specific info and provider lists. All services are Medicare covered only unless noted.	1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	1-800-833-2364 (prospective) 1-800-457-4708 (current) www.humana-medicare.com	1-800-71-800
Medicare Plan ID Number	H0543-070	H0543-163	H0619-029	www
Medicare Star Rating (per 2019)	★★★★	★★★★	★★★★	
1. HMO Monthly Premium	\$107	\$64	\$90	
2. Out-of-Pocket Limit (Parts A&B only)	\$6,700	\$3,200	\$5,900	
INPATIENT SERVICES (PART A)				

- Line 1 – Plan premium in addition to Part B
- Line 2 – Maximum Out-of-Pocket (medical only, does not apply to prescription drugs)



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## Medicare Advantage How to Read the Chart Part 2

2020  
Medicare Advantage Plan  
Comparison Chart for Contra Costa County  
HMOs

2020 HMO COMPARISON CHART

HMO NAME	AARP SecureHorizons Plan 1 (UnitedHealthcare) 1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	AARP SecureHorizons Focus (UnitedHealthcare) (2) 1-800-607-2877 (prospective) 1-844-808-4553 (current) www.aarpmedicareplans.com	Humana Gold Plan 1-800-833-2364 (prospective) 1-800-457-4708 (current) www.humana-medicare.com	1-800-7 1-800
Medicare Plan ID Number	H0543-0170	H0543-163	H0519-0209	
Medicare Star Rating (per 2019)	★★★★★	★★★★★	★★★★★	
1 HMO Monthly Premium	\$107	\$84	\$90	
2 Out-of-Pocket Limit (Plan A&B only)	\$6,700	\$3,200	\$5,900	
INPATIENT SERVICES (PART A)				

- Lines 3 & 7 – Network Hospitals & Doctors
- Lines 22-27 – Additional Benefits (Dental, etc.)
- Lines 28-34 – Part D prescription drugs
- Note: Confirm all details with the plan!



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## Medicare Advantage Prescription Drug (Part D) Coverage

- All County Medicare Advantage (MA) Plans include Part D
- All the normal Part D rules apply
- Each MA plan has its own formulary and cost sharing for drugs
- Can use Medicare.gov Plan Finder to check on drug coverage and costs
- Drug copays **do not** count towards the MA plan's out-of-pocket maximum



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## Special Needs Plans

Special Advantage plan for persons with both Medicare and full Medi-Cal

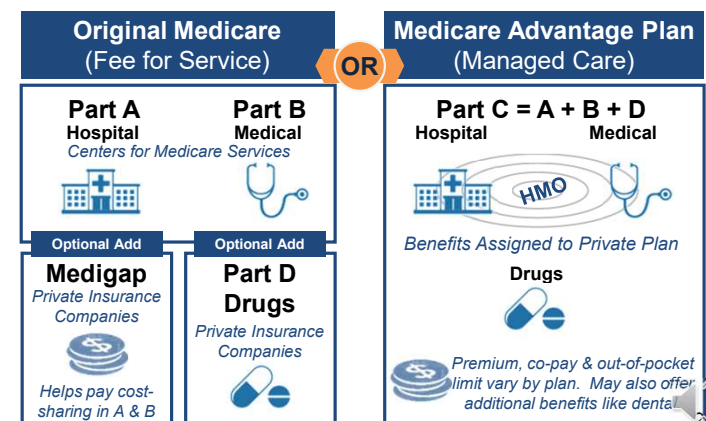


- Kaiser's Special Needs Plan offers full coverage with no premium and no-copays for all medical services
  - Coordinates with Medi-Cal
- Another plan, UHC Assure, waives premium and copays but does not coordinate with Medi-Cal



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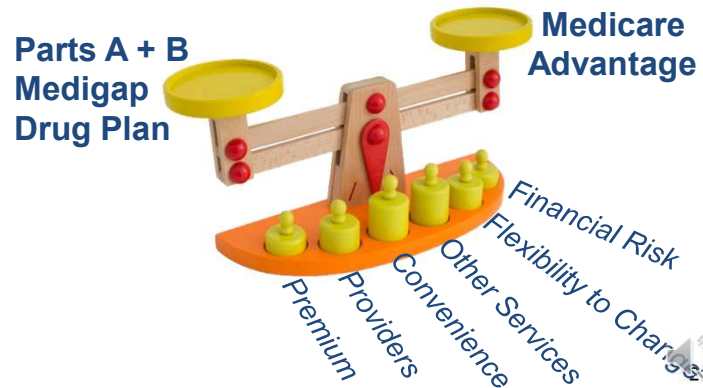
## Decide How to Get Medicare Coverage Which Path is Best for Me?



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## Which Path is Best for Me?

### Factors for you to consider



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## Q – Which is Best for Me?

Original Medicare + Medigap + Drug Plan		Medicare Advantage Plan
<ul style="list-style-type: none"> <li>No network – Can see any Medicare provider in the US</li> <li>Referrals not required</li> </ul>	<b>Choice of Providers</b>	<ul style="list-style-type: none"> <li>Restricted to local network providers unless emergency</li> <li>Usually PCP &amp; specialists must belong to same Dr. group</li> </ul>
<ul style="list-style-type: none"> <li>Purchase Medigap and Drug Plan separately</li> </ul>	<b>Convenience</b>	<ul style="list-style-type: none"> <li>Drug plan included</li> <li>Only one insurance card</li> </ul>
<ul style="list-style-type: none"> <li>Typically, no dental, hearing or vision coverage</li> <li>Some offer 'extras' and gym</li> <li>Limited foreign emergency coverage with most plans</li> </ul>	<b>Other Health Services</b>	<ul style="list-style-type: none"> <li>May offer dental, vision, hearing, gym and other services, some at extra cost</li> <li>Limited foreign emergency coverage</li> </ul>

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## Q – Which is Best for Me?

Original Medicare + Medigap + Drug Plan		Medicare Advantage Plan
<ul style="list-style-type: none"> <li>Premiums for Medigap are age adjusted and can be 2 times the cost when 80</li> <li>'Birthday Rule' protects against large increases</li> </ul>	<b>Premium</b>	<ul style="list-style-type: none"> <li>Premiums are not age adjusted each year</li> <li>Typically lower premium</li> <li>Can change plan each Fall</li> </ul>
<ul style="list-style-type: none"> <li>Most Medigap plans limit maximum amount you pay</li> <li>You may pay more for coverage you don't use</li> </ul>	<b>Financial Risk (ex drugs)</b>	<ul style="list-style-type: none"> <li>Co-pays and deductibles depend on use</li> <li>Out-of-pocket maximum can be large in a high-use year</li> </ul>

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## Q – When Can I Change?

### Flexibility to Change Paths in the Future

#### Can change from Medigap to MA during:

- Open Enrollment each Fall (10/15-12/7)
- Special Enrollment Period (e.g. moving)
- Anytime for 5-star plan
  - No health screening during any of the above
  - Can disenroll from Medigap anytime
  - Joining an MA plan will automatically disenroll you from your prescription drug plan

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## Q – When Can I Change?

### Flexibility to Change Paths in the Future

#### Can change from MA to Medigap during:

- Guaranteed Issue Period (e.g., Moving, MA leaves, Cost increases) without health screening
- Otherwise can apply subject to health screening, but sync with MA exit time (10/15 - 12/7 & 1/1 - 3/31)
  - Enrolling in a Part D drug plan will automatically disenroll you from your MA plan
  - No health screening for Orig. Medicare and Part D



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## Helpful References

Resource	Website	Telephone
<b>HICAP</b>	cchicap.org	(925) 602-4163 or (800) 510-2020
Medicare	Medicare.gov (use GOV!)	800-Medicare [(800) 633-4227]
California Health Advocates	cahealthadvocates.org	
Medicare Rights Center	medicareinteractive.org	
Social Security	ssa.gov	(800) 772-1213
Calif. Dept. Insurance	insurance.ca.gov	
Veteran's Benefits		(800) 827-1000
Medi-Cal		(800) 709-8348
"Medicare & You"	Printed publication	



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## Next Up...

### View Module 5: Other Health Coverage

- ✓ Covered CA and MAGI Medi-Cal
- ✓ Small Employer Plans
- ✓ Employer/Union Retiree Plans
- ✓ COBRA
- ✓ Federal Employer Health Benefits
- ✓ Tricare for Life
- ✓ Veteran's Affairs Benefits



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