

## 2021 Medicare Changes for Contra Costa County

### Medicare Advantage Plans:

- Eleven Medicare Advantage Plans (MAPDs) are offered in CC County for 2021, four of which are intended for certain groups.\* Monthly premiums for the remaining seven plans range from \$0 to \$110. \*A Special Needs Medicare Advantage Plan (C-SNP) is being offered to persons with certain chronic conditions: cardiovascular disorders, chronic heart failure, and diabetes: Imperial Senior Value, \$0 premium. Three plans are intended for persons who have Medicare and full scope Medi-Cal. *See Medicare Advantage plans for “dual eligibles” below. See the pages 2 and 3 for an overview of all the plans.*
- Other changes:
  - Kaiser is offering a new plan: Kaiser Permanente Senior Advantage Basic at \$24/mo. Current Kaiser Sr. Advantage members must apply to join this plan, or they will remain in the Senior Advantage Enhanced Plan at \$84/mo.
  - Persons with End Stage Renal Disease (on kidney dialysis) may now join any Medicare Advantage Plan
- Members of all Medicare Advantage (MAPD) Plans have the following options for 2021:
  - Stay with your current plan, choose any other Medicare Advantage Plan, or switch to Original Medicare with a stand-alone prescription drug plan by 12/7/2020 for a January 1, 2020 effective date.\*
  - Between January 1, 2021 and March 31, 2021, you can change your MAPD plan or drop your MAPD plan and switch to Original Medicare with a stand-alone prescription drug plan. \*You can apply for a Medigap supplement plan, but whether you have guaranteed rights depends on your current MAPD plan.
- \*Because premiums and/or copays have increased for Kaiser and the AARP/United Health Care MAPDs, members of those plans have an additional option for 2021:
  - If you choose Original Medicare, you have limited guaranteed rights to a Medigap plan. Options and timing vary depending on your current plan. See [“Options for MA Plan Cost Increases”](#) chart for details.
  - Humana members can apply for a Medigap but are subject to health screening and may be denied or charged more than the normal premium.
- **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 three plans for persons with Medicare and full Medi-Cal.

- **Kaiser Senior Advantage Medicare-Medi-Cal Plan** – This is a Special Needs Plan (D-SNP) that coordinates with Medi-Cal. It 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** and **Imperial Traditional Plus** are regular MAPDs open to anyone, but for those with Medicare and full Medi-Cal or QMB they have \$0 premium and \$0 co-pays for virtually all services except the small co-pays for prescription drugs. Some additional benefits are included, but they do not coordinate with Medi-Cal benefits such as Denti-Cal.

### Prescription Drug Coverage:

- 32 Stand-alone Prescription Drug Plans are offered in 2021. Premiums range from \$7.20 to \$130.40. Some plans are participating in a special savings program for insulin, the Senior Savings Model.
- **Two plans will no longer be available in 2021: Journey Rx Standard and Journey Rx Value.** If you have these plans you have extra time, until Feb. 28, 2021, to choose a new plan. If you don't enroll in December, however, you will have no drug coverage for January. Any changes will be effective the month after you enroll. Also, persons in **Mutual of Omaha Value** will be switched to Mutual of Omaha Plus. Premium increased by \$76.90. Persons in **Envision Rx Plus** will be switched to Elixir RxSecure. Premium increased by \$16.70. For these changes there are **no special rights to change beyond the Dec. 7<sup>th</sup> open enrollment deadline.**
- 2021 Part D Standard Cost Sharing:
  - Initial deductible: \$445. Initial coverage limit (before “donut hole”): \$4130 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 \$6550 you pay 5% or \$3.70 for generics and \$9.20/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.***

## 2021 Medicare Advantage HMO Plan Overview 7 Regular Plans

Plan Name	AARP SecureHorizons Plan 1	AARP SecureHorizons Focus	Humana Gold Plus	Imperial Traditional	Kaiser Sr. Adv. Basic*	Kaiser Sr. Adv. Enhanced	United Healthcare Canopy Health
<b>Premium</b>	\$110	\$64	\$70	\$0	\$24	\$84	\$69
<b>Out of pocket max</b>	\$6,700	\$3,200	\$5,900	\$2,999	\$6,700	\$4,900	\$3,200
<b>Hospitals</b>	Alta Bates, San Ramon, Sutter Delta, John Muir, CPMC* (* - limited zip codes)	John Muir	John Muir Sutter Delta San Ramon	San Ramon Regional, Sutter Delta, Alta Bates, UCSF, Others – see directory	Kaiser	Kaiser	John Muir, San Ramon, UCSF, (Others as directed)
<b>Doctor groups</b>	Affinity EB Hill Phys EB Sutter EB Brown & Toland EB	John Muir	John Muir Hills Phys EB Sutter EB	Imperial Health Holdings (no distance limit); Others – see directory	Kaiser	Kaiser	Canopy Health - John Muir Phys Canopy Health - Hill Phys

**Note: Plan networks according to companies' online directories as of 10/9/2020. Can change at any time. Always confirm with plan and with providers.**

**\*Current Kaiser members must complete an application in order to switch to the Basic plan.**

## 2021 Medicare Advantage HMO Plan Overview (cont.) Other Plans

Plan Name	Imperial Senior Value	Kaiser Senior Advantage D-SNP*	Imperial Traditional Plus**	United Healthcare Assure**
Special Remark	C-SNP: Only for people with Cardiovascular Disorder, Chronic Heart Failure and Diabetes	D-SNP for dual-eligibles. Must have both Medicare and Full Medi-Cal to join	Regular Parts A/B cost sharing for most services except \$0 for those with Medicare <u>and</u> Medi-Cal or QMB	
Premium	\$0	\$0	\$31.50 (\$0 for dual-eligibles)	\$26.60 (\$0 for dual-eligibles)
Out of pocket max	\$2,999	N/A	\$2,999 (N/A for dual-eligibles)	\$7,550 (N/A for dual-eligibles)
Hospitals	San Ramon Regional, Sutter Delta, Alta Bates, UCSF, Others – see directory	Kaiser	San Ramon Regional, Sutter Delta, Alta Bates, UCSF, Others – see directory	Alta Bates San Ramon Sutter Delta (John Muir, others with limits)
Doctor groups	Imperial Health Holdings (no distance limit); Others – see directory	Kaiser	Imperial Health Holdings (no distance limit); Others – see directory	Affinity EB Hill Phys EB Sutter EB Brown & Toland EB

**Note: Plan networks can change at any time. Always confirm with plan and providers. \*Kaiser D-SNP only for dual-eligibles and coordinates with Medi-Cal. \*\* Gray shaded plans intended for dual-eligibles and have no premium or cost sharing for these beneficiaries; they don't coordinate with Medi-Cal. Anyone on Medicare can join with higher cost sharing.**

**HICAP—Health Insurance Counseling and Advocacy Program, Contra Costa County**  
In Contra Costa County, call (925) 602-4163 or (800) 510-2020 (from land lines only)



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