

Medicare Advantage Plans for 2024



Is my Medicare Advantage plan going to be the right plan for me in 2024?

This depends. Questions you will need to answer include:

- Are your doctors and other providers still covered? Plans usually let you know, but you may also want to check with your provider and check the plan's provider look-up or ask them for a printed directory.
- Will your costs and coverage change? Each year plans are allowed to change premiums, co-pays and co-insurance for covered services. That includes prescription drug coverage as well. They can also drop drugs from their formulary altogether which will increase your costs significantly.
- Are new or better plans available? Medicare Advantage is a competitive insurance market, and there are many options this year.

Here are some of the highlights for 2024.

- 10 HMO (Health Maintenance Organization) plans are offered to anyone with Medicare Part A & B at monthly premiums from \$0 to \$71.
- 2 PPOs (Preferred Provider Organization) plans are offered this year.
- 9 Special Needs HMO plans are offered, including those for persons with specified chronic conditions, or with Medi-Cal + Medicare.
- All Wellcare plans and AARP SecureHorizons Plan 1 are leaving which gives you special rights to replace your coverage¹.
- Kaiser continues to offer a \$0 premium Basic Plan with slightly higher co-pays than the Enhanced Plan.
- UHC Canopy does not have John Muir doctors 'in network' this year.

What changes can I make starting October 15th?



You can change to any other Medicare Advantage plan without any health screening. You must enroll in your new plan between October 15th and December 7th. Coverage will start January 1st. If you want to change again, you can do so once anytime in the first 3 months of 2024.

Or, you can leave your current plan and use Original Medicare as your primary insurance, along with a stand-alone prescription drug plan. There is never health screening for this option. See the following page for your rights to purchase a Medicare Supplement (Medigap) policy.



I am unhappy with my Medicare Advantage Plan! Can I use original Medicare as my primary insurance and purchase a Medigap policy plus a Prescription Plan?

The following plans have changed at least one of their payment amounts which, under California law, entitles you to purchase a Medicare Supplement (Medigap) policy without any health screening instead. Purchasing a stand-alone prescription plan is also available to you.

Plans which allow you to leave and purchase Medigap from any insurer:

AARP SecureHorizons ¹	Brand New Day	Central Health
Imperial (all plans)	Kaiser (only Basic)	Wellcare (all plans ¹)

You must disenroll from your plan by December 7th for an effective date of January 1st 2024. You can easily do this by selecting a stand-alone Prescription Drug Plan. You may then enroll in any Medicare Supplement (Medigap) plan offered by any company before March 3rd 2024. Coverage will start the first of the month following your enrollment or January first if enrolling before that date.

Plans which allow you to leave and purchase Medigap from their parent company:

Anthem PPO	Humana (all plans)
UHC Assure	UHC Canopy Health

You must disenroll from your plan by February 28th. You can easily do this by selecting a stand-alone Prescription Drug Plan. You then may enroll in any Medicare Supplement (Medigap) offered by the parent company (not any company as noted above). You must do this by March 3rd 2024. Coverage will start the first of the month following your enrollment, or January first if enrolling before that date.

Contact us for help in obtaining a Medigap plan

Contra Costa County **H**ealth **I**nsurance **C**ounseling and **A**dvocacy **P**rogram (HICAP)
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1 – Special timing rules apply for plans terminating. For those with full Medi-Cal status, it is illegal for companies to sell you a Medigap policy. See HICAP for more information and assistance.