

Special Needs Plans: C-SNPs 2024 Medicare Advantage Plan (HMOs) (Chronic Condition Special Needs Plans)

Comparison Chart for Contra Costa County

ABOUT THIS CHART

In Contra Costa County, in 2023 four Special Needs Plans are offered for certain groups of people. Four are intended for people who have certain chronic medical conditions. These plans provide all Medicare Part A and Part B health care and services.

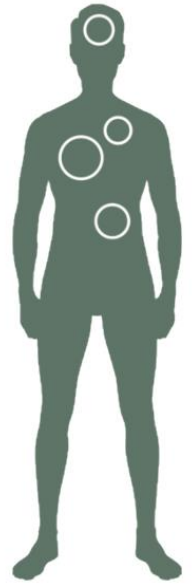
This Comparison Chart is an abbreviated summary only and subject to change. The information listed is extracted from each plan's submission to Medicare's Planfinder too. Additional details are available in the plan's "Summary of Benefits", a copy of which is available from the plan or from HICAP upon request. That represents the official representation of coverage and pricing. The information on the chart is for individual Medicare Advantage plans only.

Medicare Advantage plans are private insurance plans that are approved and subsidized by Medicare. They offer equivalent benefits to Medicare, including drug coverage. Joining a Medicare Advantage HMO means you may not use your Medicare benefit outside the plan. These plans may offer benefits in addition to those found in traditional Medicare. Some of those benefits are listed towards the bottom of the chart under 'Additional Benefits'.

Four plans shown as C-SNP are designed for those individuals with Medicare Parts A and B with specified severe or disabling chronic conditions. The chronic conditions are Diabetes, Cardiovascular Disorder and Congestive Heart Failure. The Brand New Day Embrace Choice Plan is designed for those who also have full Medi-Cal status.

All plans are required to verify the applicant's special needs status. CMS provides a Special Enrollment Period for individuals who meet the medical criteria established by the Plan. That is all year long except for a short period at the end of the Annual Enrollment period each Fall. Those enrolled in a Special Needs Plan but who are no longer eligible because they no longer meet the specific special needs status will also get a Special Enrollment Period to switch to a regular plan. The plan must send the appropriate notice to the beneficiary explaining their disenrollment.

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 cannot also have a separate stand-alone Part D drug plan.



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Always verify coverage details with the Medicare Advantage plan, including your preferred physician(s) and hospital(s) are in the plan's network. Also confirm that your physician(s) and hospital(s) participate in the plan's network.

Please see 2024 Medicare Advantage Plan (HMOs) Comparison Chart for Contra Costa County for:

- SOME RULES FOR ALL PLANS
- JOINING A PLAN
- CHANGING PLANS
- SOME CONSIDERATIONS FOR CHOOSING A PLAN

Some Reminders

- Primary Care Physician and specialists must belong to the same medical group.
- 2024 Medicare cost sharing for inpatient hospitalization and inpatient mental health: Deductible \$1,632 for each benefit period. Days (1-60) \$0, Days (61-90) \$408 per day, Days (91 and beyond) \$816 lifetime reserve days.
- 2024 Medicare cost sharing for skilled nursing facilities: (Days 1–20) \$0, (Days 21–100) \$204 per day, (Days 101 and beyond) responsible for all costs.

Contra Costa County **H**Health **I**nsurance **C**ounseling and **A**dvocacy **P**rogram (HICAP)

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Navigating Medicare



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1	PLAN NAME	Brand New Day Embrace Care C-SNP	Brand New Day Embrace Choice C-SNP
	Contact Information New Current	888-683-1882 866-255-4795 bndhmo.com	866-255-4795 866-255-4795 bndhmo.com
2	Plan ID / Link to Benefits	H0838-047	H0838-040-2
3	Medicare Star Rating (2023)	★★½	★★½
4	HMO Monthly Premium	\$55	\$41 / \$0 w Medi-Cal
5	Out-of-Pocket Limit A&B	\$3,850	\$8,850
	INPATIENT (PART A)		
6	Hospitals in Network (As directed, except emergency)	John Muir; Sutter Delta; San Ramon Reg'l; Alta Bates	John Muir; Sutter Delta; San Ramon Reg'l; Alta Bates
7	Inpatient Hospitalization	\$195/D Days 1-5	Medicare cost sharing or \$0 with Medi-Cal
8	Skilled Nursing Care (100 days each Medicare Benefit period)	Coming soon. 2023: \$0/D Days 1-20 \$200/D Days 21-100	Medicare cost sharing or \$0 with Medi-Cal
	OUTPATIENT (PART B)		
9	Doctor Groups in Network (Always verify plan with providers)	John Muir Phys; Hill Phys	John Muir Phys; Hill Phys
10	Doctor's Office Visit co-pay	\$0-Primary Care \$0-10-Specialist	\$0-PCP, 40%-Spec or \$0 w Medi-Cal
11	Outpatient Surgery or Procedure co-pay	Up to \$175	20% or \$0 w Medi-Cal
12	Ground Ambulance co-pay	Up to \$200	20% / \$0 w Medi-Cal
13	Emergency Rm. visit co-pay	Up to \$100 (Worldwide)	\$100(Worldwide)/\$0 w Medi-Cal
14	Urgent Need Services (USA)	\$0	\$0
15	Radiology Tests (MRI, CT)	Up to \$100	Up to 20% / \$0 w Medi-Cal
16	Durable Medical Equipment	0-20% coinsurance	20% / \$0 w Medi-Cal
17	Chemo. - Part B drugs	20% coinsurance	20% / \$0 w Medi-Cal
	ADDITIONAL BENEFITS		
18	Hearing: Routine hearing loss exams and Aids	Exam \$0 copay Aids with copay	Exam \$0 copay Aids with copay
19	Eye Exams and Glasses	Exam \$0 copay Eyewear w/ allowance	Exam \$0 copay Eyewear w/ allowance
20	Dental Included with Plan	Some Coverage	Some Coverage
21	Transp. to approved location	\$0 copay with limit	\$0 copay with limit
22	Fitness Benefits	Covered	Covered
23	OTC/Flex Card Credit	Some Coverage	Some Coverage
24	Optional Upgrade Benefits Available for Extra Premium	None	None
	PRESCRIPTION DRUGS (PART D)		
25	Drug Coverage (for details see Medicare PlanFinder)	Yes	Yes

1	PLAN NAME	Central Health Focus C-SNP	Imperial Senior Value C-SNP
	Contact Information New Current	888-714-7550 866-314-2427 centralhealthplan.com	800-838-5914 800-838-8271 ImperialHealthplan.com
2	Plan ID / Link to Benefits	H5649-006	H5496-005
3	Medicare Star Rating (2023)	★★★½	★★★
4	HMO Monthly Premium	\$35 Part B Reduction	\$0
5	Out-of-Pocket Limit A&B	\$1,800	\$1,999
	INPATIENT (PART A)		
6	Hospitals in Network (As directed, except emergency)	None In Contra Costa - Call Plan	Sutter Delta; San Ramon Reg'l; Alta Bates; UCSF; Others
7	Inpatient Hospitalization	\$0 copay per stay	\$150/D Days 1-5
8	Skilled Nursing Care (100 days each Medicare Benefit period)	\$0 copay per stay	\$0/D Days 1-20 \$200/D Days 21-100
	OUTPATIENT (PART B)		
9	Doctor Groups in Network (Always verify plan with providers)	Hill Phys	Imperial Health Holdings
10	Doctor's Office Visit co-pay	\$0-Primary Care \$0-Specialist	\$0-Primary Care \$0-Specialist
11	Outpatient Surgery or Procedure co-pay	\$0	\$200
12	Ground Ambulance co-pay	Up to \$100	\$150
13	Emergency Rm. visit co-pay	Up to \$125 (Worldwide)	\$125 (\$0 Outside US)
14	Urgent Need Services (USA)	\$0	\$0 (\$0 Outside US)
15	Radiology Tests (MRI, CT)	Up to \$75	\$0
16	Durable Medical Equipment	0-20% coinsurance	20% coinsurance
17	Chemo. - Part B drugs	20% coinsurance	20% coinsurance
	ADDITIONAL BENEFITS		
18	Hearing: Routine hearing loss exams and Aids	Exam \$0 copay Aids with allowance	Exam \$0 copay Aids with allowance
19	Eye Exams and Glasses	Exam \$0 copay Eyewear w/ allowance	Exam \$0 copay Eyewear w/ allowance
20	Dental Included with Plan	Some Coverage	Some Coverage
21	Transp. to approved location	\$0 copay with limit	\$0 copay with limit
22	Fitness Benefits	Covered	Covered
23	OTC/Flex Card Credit	Some Coverage	Some Coverage
24	Optional Upgrade Benefits Available for Extra Premium	None	None
	PRESCRIPTION DRUGS (PART D)		
25	Drug Coverage (for details see Medicare PlanFinder)	Yes	Yes