

# Premium Reduction Plans

## 2024 Medicare Advantage Plan (HMOs)

### Comparison Chart for Contra Costa County

#### ABOUT THIS CHART

In Contra Costa County, in 2024 there are two Medicare Advantage plans which provide a Part B premium reduction. These plans provide all Medicare Part A and Part B health care and services. This Comparison Chart is a summary only and may be subject to change. This Comparison Chart is an abbreviated summary only. The information listed is extracted from each plan's posted information at Medicare's Planfinder tool. The "Summary of Benefits" has more detail, 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.



The information on the chart is for individual HMO plans only. These Medicare Advantage plans are private insurance plans which are approved and subsidized by Medicare. They offer equivalent benefits to Medicare, **except that drug coverage is not included or is extremely limited.** 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'.

These plans are open to anyone with Medicare Parts A and B, including those under age 65 on Medicare disability, regardless of their health condition. Unlike most Medicare Advantage plans, these plans provide a Part B premium reduction directly to the Social Security Administration. That will either increase your monthly Social Security benefit or reduce your bill for the Part B premium. No direct reimbursement is made.

The plans may be most suited for those who are also using Veterans Administration medical benefits for most of their medical and prescription drug needs. These plans allow a participant to go outside of the VA system and use their Medicare benefits without incurring all of the Medicare cost sharing. Note that one plan has no prescription drug coverage, nor can you purchase a standalone Part D plan. If you do not have VA drug benefits, you may incur a Part D late enrollment penalty in the future.

**Always verify coverage details with the Medicare Advantage plan, including that your preferred physicians and hospitals are in the plan's network and then confirm plan participation with your physician(s).**

## 2024 Medicare Advantage Plan (HMOs) Premium Reduction Plans

### Comparison Chart for Contra Costa County

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

- 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)

Contact Us: (925) 655-1393, (800) 510-2020 or (800) 434-0222

Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us) Visit: [www.cchicap.org](http://www.cchicap.org)



Navigating Medicare



This project was supported, in part by grant number CFDA 93.324 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.

1	PLAN NAME	Imperial Strong	Imperial Courage
	Contact Information New Current	800-838-5914 800-838-8271 ImperialHealthplan.com	800-838-5914 800-838-8271 ImperialHealthplan.com
2	Plan ID / Link to Benefits	<a href="#">H5496-014</a>	<a href="#">H5496-016</a>
3	Medicare Star Rating (2023)	★★★	★★★
4	HMO Monthly Premium	\$85/mo Part B Reduction	\$75/mo Part B Reduction
5	Out-of-Pocket Limit A&B	\$8,850	\$2,999
<b>INPATIENT (PART A)</b>			
6	Hospitals in Network (As directed, except emergency)	Sutter Delta; San Ramon Reg'l; Alta Bates; UCSF; Others	Sutter Delta; San Ramon Reg'l; Alta Bates; UCSF; Others
7	Inpatient Hospitalization	Medicare cost sharing	\$150/D Days 1-5
8	Skilled Nursing Care (100 days each Medicare Benefit period)	Medicare cost sharing	\$0/D Days 1-20 \$200/D Days 21-100
<b>OUTPATIENT (PART B)</b>			
9	Doctor Groups in Network (Always verify plan with providers)	Imperial Health Holdings	Imperial Health Holdings
10	Doctor's Office Visit co-pay	20% coinsurance-Primary Care 20% coinsurance-Specialist	\$0-Primary Care \$5-Specialist
11	Outpatient Surgery or Procedure co-pay	20% coinsurance	\$200
12	Ground Ambulance co-pay	20% coinsurance	\$150
13	Emergency Rm. visit co-pay	20% coinsurance up to \$100	\$125 (\$0 Outside US)
14	Urgent Need Services (USA)	20% coinsurance up to \$55	\$0 (\$20 Outside US)
15	Radiology Tests (MRI, CT)	20% coinsurance	\$0
16	Durable Medical Equipment	20% coinsurance	20% coinsurance
17	Chemo. - Part B drugs	20% coinsurance	20% coinsurance
<b>ADDITIONAL BENEFITS</b>			
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 with allowance	Exam \$0 copay Eyewear with allowance
20	Dental Included with Plan	Some Coverage	Some Coverage
21	Transp. to approved location	Not covered	\$0 copay with limit
22	Fitness Benefits	Not covered	Covered
23	OTC/Flex Card Credit	Not covered	Some Coverage
24	Optional Upgrade Benefits Available for Extra Premium	None	None
<b>PRESCRIPTION DRUGS (PART D)</b>			
25	Drug Coverage (for details see Medicare <a href="#">PlanFinder</a> )	Yes	None