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## Welcome to Medicare 2024

### Medicare Advantage Plans/Choosing Paths

Presented by Contra Costa County  
Health Insurance Counseling and Advocacy Program  
HICAP

CONTRA COSTA COUNTY  
EMPLOYMENT & HUMAN SERVICES

**SHIP**  
State Health Insurance Assistance Program  
Navigating MEDICAL

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**SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud  
April 4, 2024

Note: All costs are for 2024 unless otherwise noted

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## What is HICAP?

### Health Insurance Counseling and Advocacy Program

- 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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## Medicare Coverage: You Have Options

Once you have paid your Part A and B premiums

Original Medicare (Fee for Service)	OR	Medicare Advantage Plan (Managed Care)
<b>Hospital Medical</b> Centers for Medicare Services (CMS)		<b>Hospital Medical</b> <b>Benefits Benefits</b> Assigned to Private Plan
<b>Optional Add</b> <b>Medigap</b> Private Insurance Companies Helps pay Medicare's cost-sharing		<b>Optional Add</b> <b>Part D Drugs</b> Private Insurance Companies
		<b>+ Part D Drug Benefit</b> May also offer additional benefits like vision and dental.

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## Medicare Advantage Plan Rules

- Must have both Medicare 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



## Medicare Advantage Plan Rules

- Mostly HMO's in Contra Costa so generally must use network doctors & hospitals
  - Except ER/Urgent Care (most cover worldwide)
  - PPO's allow outside network at higher cost
- Primary Care Physician refers you to specialists in the same physician group
- Plans are County Specific



## HMO vs PPO

	HMO Health Maintenance Organization	PPO Preferred Provider Organization
In-Network	<p>You → PCP → Specialists</p>	<p>You → Specialists</p> <p>PCP</p>
Out-of-Network	<p>No Medicare Benefits</p>	<p>Medicare Benefits with Higher Coinsurance</p>

How to choose – Flexibility vs Cost

## Advantage Plans – Enrolling

- Guaranteed - No Health Screening
- During your 7-month Initial Enrollment
  - Can leave first year during 'Trial Period' (see HICAP)
- During Annual Enrollment Period (AEP) in the Fall
- Can also switch plans in the Fall or Winter open periods
- Special Enrollment Period (2 months) if your circumstances change, such as losing employer coverage or moving
- Chronic Special Needs if qualified
- Enroll on-line with Plan Finder or call plan

## 2024 Medicare Advantage Plans

- |           |  |
|-----------|--|
| <b>11</b> | <b>Regular plans for those having Medicare Parts A &amp; B</b> <ul style="list-style-type: none"> <li>• 9 HMO, 2 PPO</li> <li>• Premiums range from \$0-\$74</li> </ul>  |
| <b>5</b>  | <b>Plans designed for people with Medi-Cal</b> <ul style="list-style-type: none"> <li>• 3 for people on full Med-Cal (coordinate with Medi-Cal)</li> <li>• 2 D-SNP Look-Alike (Do not coordinate with Medi-Cal)</li> </ul> |
| <b>4</b>  | <b>Special needs plans for chronic conditions</b> <ul style="list-style-type: none"> <li>• Diabetes, CV Disorder, Congestive Heart Failure</li> </ul>  |
| <b>2</b>  | <b>'Giveback' plans reducing Part B premium</b> <ul style="list-style-type: none"> <li>• Designed for those with VA coverage</li> </ul>  |

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## 2024 Medicare Advantage Plans

Plan Name	Brand New Day (HMO)	Humana Gold Plus (HMO)	Humana Commu. (HMO)	AARP Medicare <sup>NEW</sup> UHC (In Out) (PPO)	Anthem Medicare Adv (In Out) (PPO)
Premium	\$55	\$71	\$55	\$74 (no deductible*)	\$30 (has \$590 deductible*)
Ratings	★★½	★★★★	★★★★	★★★★½	★★½
Maximum	\$5,500	\$5,900	\$2,700	\$4,500	\$8,500
Doctor Groups	John Muir, Hill Phys	John Muir, Hill Phys Sutter EB	John Muir	Select UHC Phys	Any accepting Medicare
PCP/Spec	\$0/\$10	\$0/\$5	\$0/\$5	\$0/\$30	\$0/\$50
Chemo etc.	20%	20%	20%	20%	40%

\* Some in-network and mostly out-of-network

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## 2024 Medicare Advantage Plans

Plan Name	Kaiser Sr. Adv. Basic (HMO)	Kaiser Sr. Adv. Enhanced (HMO)	UHC Canopy (HMO)	Central Health Premier I (HMO)	Imperial Traditional (HMO)	Imperial Dynamic (HMO)
Premium	\$0	\$65	\$43	\$0	\$0	\$0
Rating	★★★★	★★★★	★★★★½	★★★★½	★★★★	★★★★
Maximum	\$6,000	\$3,900	\$2,900	\$3,200	\$1,349	\$298
Doctor Groups	Kaiser	Kaiser	Canopy Hill Canopy UCSF	Hill Phys	Imperial Health Holdings	Imperial Health Holdings
PCP/Spec	\$5/\$15	\$0/\$5	\$0/\$15	\$0	\$0	\$0
Chemo etc.	20%	20%	20%	20%	20%	20%

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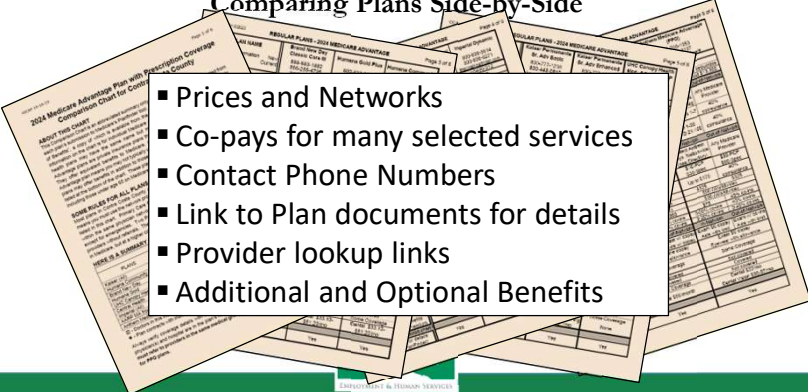
## Advantage Plans - Choosing

- Exclude Plans that do not fit your needs
  - None of your Providers
  - Eligibility for Special Needs Plans
- Scan costs: Premium, Co-Pays, Max\$
- Review if extra benefits are effective for you
- Check Medications on Plan Finder
- Confirm with your Doctor they accept Plan
- Check enrollment materials and sign up

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## 2024 Medicare Advantage Plans

### Comparing Plans Side-by-Side




- Prices and Networks
- Co-pays for many selected services
- Contact Phone Numbers
- Link to Plan documents for details
- Provider lookup links
- Additional and Optional Benefits

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## Which Path is Best for Me?

### Factors for you to consider



**Original Medicare + Part D Drug Plan + Medigap**

**Medicare Advantage**

Financial Risk  
Flexibility to Change  
Other Services  
Convenience  
Providers  
Premium

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## At a Glance - Coverage

Original Medicare	Advantage Plan
<ul style="list-style-type: none"> <li>No network – Can see any Medicare provider in the USA</li> <li>Part D is a separate plan</li> <li>Prior authorization not needed</li> <li>Foreign emergency coverage only with a Medigap</li> </ul>	<ul style="list-style-type: none"> <li>Generally restricted to local network providers</li> <li>Part D benefit included</li> <li>Prior authorization required for many services</li> <li>Foreign and out of area emergencies are covered</li> </ul>

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## At a Glance - Costs

Original Medicare	Advantage Plan
<ul style="list-style-type: none"> <li>Usually responsible for 20% of Medicare's approved costs unless have a Medigap (Supplement)</li> <li>No yearly out of pocket limit unless have a Medigap</li> </ul>	<ul style="list-style-type: none"> <li>Co-pays for many services which vary among plans</li> <li>Plans have annual out of pocket limits – from \$298 to \$8,850</li> </ul>

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## Q – Can I Change Paths?

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

- Annual Enrollment each Fall (10/15-12/7)
  - Special Enrollment Period (e.g. moving)
  - Anytime if diagnosed for Chronic SNP
- < No health screening during any of the above >

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

- Guaranteed Issue Period (Trial Period, 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)
- < No health screening for Orig. Medicare and Part D >

## Review Coverage Annually

### • Prescription and Medicare Advantage plans

- Review your plan each year during Annual Enrollment Period (Oct 15– Dec 7)
- Plans change their costs, and providers each year
- Your needs may have changed
- Failure to make timely changes may mean increased costs or fewer options for the next year

### • Medigap plans

- No Annual Enrollment Period in the Fall
- Use your Birthday to change

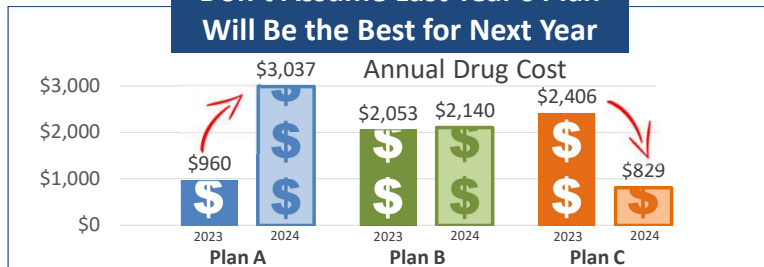


## Prescription Drug Coverage

### Choose Wisely

- Based on 5 common generic drugs in zip code 94523

**Don't Assume Last Year's Plan Will Be the Best for Next Year**



## Next Up...

### View Module 6: 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



## Multiple Ways to Reach Us

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Website: [www.cchicap.org](http://www.cchicap.org)

Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)

HICAP Office: (925) 655-1393,

(800) 510-2020 or (800) 434-0222



HICAP Service is free, private and impartial

One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website

