

Premium Reduction Plans 2026 Medicare Advantage Plan (HMOs) Comparison Chart for Contra Costa County



ABOUT THIS CHART

In Contra Costa County, in 2025 there is one Medicare Advantage plan which provides a Part B premium reduction and is focused on people who use the VA medical benefit for much of their care. This plan provides all Medicare Part A and Part B health care and services.

This Comparison Chart is an abbreviated summary only. The information listed is extracted

from the plan's submission to Medicare's Planfinder tool. More detail is available in the "Summary of Benefits", a copy of which is available from the plan via the link at the top in the following chart or from HICAP.

Medicare Advantage plans are private insurance plans which are approved and subsidized by Medicare. A premium reduction plan offers equivalent benefits to Medicare, **except that drug coverage is not included or is 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 benefits are listed at the bottom of the chart. For additional information on these benefits, find that in the plan's Summary of Benefits.

This plan is 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, this plan provides 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.

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

SOME RULES FOR ALL PLANS

This plan is a Health Maintenance Organization — HMO. This means you must use the network providers. Plans contract with physician groups and hospitals listed in this chart. Primary Care Providers must refer you to specialists, and those must be within the same physician network. You cannot use medical services outside the network, except for emergencies. Always verify coverage details with the Medicare Advantage Plan, including if your preferred physician(s) and hospital are in the plan's network. **Primary Care Physician and Specialists must refer to providers in the same medical group.**

JOINING A PLAN

If you have Medicare Parts A & B, you may join this plan during the Annual Enrollment Period (October 15 to December 7 each year). Coverage starts January 1 of the following year. If you are new to Medicare, you may join during the 7-month period around your eligibility date (usually 65th birthday). There is also a 2-month special enrollment period if your circumstances change significantly, such as losing your employer coverage or moving. You can call the phone numbers on the chart to enroll or more quickly by using the Enrollment Button in Medicare's Planfinder tool. When you enroll, your prior Medicare Advantage or Prescription Drug plan will automatically be canceled when the new plan is effective.

CHANGING PLANS

From January 1 through March 31 of each year, if you are in a Medicare Advantage plan you have the right to change to a different Advantage Plan or to Original Medicare with a separate Prescription Drug plan. And you can change plans in the Annual Enrollment Period in the Fall (October 15 to December 7) for a January 1 effective date.

SOME CONSIDERATIONS FOR CHOOSING A PLAN

1. Does the plan cover your favorite doctors and hospitals? Note: For HMO's the Primary Care Physician and Specialists must belong to the same medical group (also known as IPA - Independent Practice Association).
2. What is the monthly premium (in addition to Medicare Part B)?
3. What are the co-pays and deductibles for the services you need, such as doctor's visits, surgery, and chemotherapy? What is the out-of-pocket maximum that limits what you might have to pay for medical costs (excluding drugs and premiums)?
4. Does the plan cover your specific prescription drugs? Use Medicare's Planfinder tool to check. There is a link on the following chart listing. The standard Medicare Part D rules, such as formulary limitations, drug restrictions, coverage phases, etc., apply to all Medicare Advantage plans.
5. What are the additional benefits you would like to have and will the plan meet your specific needs (e.g. your dentist or hearing specialist)?

Note: 2025 Medicare cost sharing for inpatient hospitalization and inpatient mental health: Deductible \$1,676 for each benefit period. Days (1-60) \$0, Days (61-90) \$419 per day, Days (91 and beyond) \$838 lifetime reserve days. 2025 Medicare cost sharing for skilled nursing facilities: (Days 1-20) \$0, (Days 21-100) \$209.50 per day, (Days 101 and beyond) responsible for all costs.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

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

Visit: www.cchicap.org or Email: <mailto:ehsdhicap@ehsd.cccounty.us>



1	PLAN NAME Contact Information New Current	Imperial Courage Plan 1-800-838-5914 1-800-838-8271 imperialhealthplan.com
2	Plan ID	H5496-016-0
3	Medicare Star Rating	★★★½
4	Plan's Monthly Premium	\$0 - w/\$75 Part B Reduction
5	Out-of-Pocket Limit A&B	\$2,999
INPATIENT (PART A)		
6	Hospitals in Network (As directed, except emergency)	San Ramon Reg'l; Alta Bates; UCSF; Others
7	Inpatient Hospitalization	\$150/D Days 1-5 \$0/Day 6 to 90
8	Skilled Nursing Care (100 days each Medicare Benefit period)	\$0/D Days 1-20 \$200/D Days 21-100
OUTPATIENT (PART B)		
9	Doctor Groups in Network (Always verify plan with providers or use link to see list)	Imperial Health Holdings; See Directory
10	Doctor's Office Visit co-pay	\$0 - Primary Care \$5 - Specialist
11	Outpatient Procedures co-pay	\$200
12	Ground Ambulance co-pay	\$150
13	Emergency Rm. visit co-pay	\$125 (\$0 Outside US)
14	Urgent Need Services (USA)	\$0 (\$20 Outside US)
15	Radiology Tests (MRI, CT)	\$0
16	Durable Medical Equipment	20%
17	Chemo. - Part B drugs	20%
ADDITIONAL BENEFITS		
18	Routine hearing loss exams and Aids	Hearing Exam \$0, Hearing Aids with \$500 allowance
19	Eye Exams Glasses Allowance	Eye exam \$0, Eyewear with \$250 allowance
20	Dental Included with Plan Preventive/Comprehensive	\$0 copay for covered services up to \$500 (preventive)/\$1500 (restorative)
21	Transp. to approved location	100 one-way trips
22	Fitness Benefits	Silver & Fit
23	OTC/Flex Card Credit	\$75/quarter
24	Optional Upgrade Benefits Available for Extra Premium	None
PRESCRIPTION DRUGS (PART D)		
25	See Medicare PlanFinder	None Offered
26	Part D Deductible	N/A