HICAP 10-11-25

Is your Advantage Plan being cancelled??

You have a John Muir primary care doctor and do not want to seek out a new one! What can you do?

You have two options with Medicare to have your insurance plan cover your favorite John Muir providers. Here is a quick summary of those two options:

1) Join the Humana PPO Medicare Advantage Plan.

- That Plan has a premium of $70 a month.
- Most of the John Muir Foundation doctors (those in John Muir buildings) are in-network
- Other John Muir affiliated providers may or may not participate as in-network. If not, you may see out of network providers at a higher cost.
- There is an annual deductible of $500 which applies to hospitalization, MRI's and other procedures. Most out of network costs are also subject to this cost.
- Maximum out of pocket costs are capped at $6,750 for in-network services.

2) Select Original Medicare as your primary insurance and add a Medigap Supplement policy that covers medical co-pays and co-insurance.

- There are 3 common Supplement plan types—G, N, and G (Hi-Deductible). For someone age 65, their monthly premiums range from $35 to $161; and coverages differ depending on plan type.
- You can see any provider, nationwide, who accepts Medicare. That is over 98% of all providers.
- You will need a separate Part D prescription plan.

HICAP can help you decide which option is best for you.

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

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SHIP State Health Insurance Assistance Program

Navigating Medicare

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Contra Costa County Employment & Human Services