Insurance Coverage Options for John Muir Providers

This table offers a direct comparison of important features between the Humana PPO and three Medigap plans. It allows you to quickly review premiums, out-of-pocket maximums for drugs and medical costs, provider networks, and sample copays for each option, making it easier to estimate your potential expenses.

Note that for the G(HD) Medigap, the initial deductible of $2,870 (in 2025) for medical expenses is only for the Medicare coinsurance (e.g., 20% of the allowed charge) that a regular Medigap G plan would otherwise pay. This deductible amount increases every year by the amount of the Consumer Price Index.

The estimated copays for the G(HD) option are based on actual Medicare-approved rates for recent bills in Contra Costa County. They are just to give you an idea of what kind of costs you could expect if you chose this plan.

1	Option		HumanaChoice (PPO) In Network	Original Medicare + PDP		
				+ Medigap G(HD)	+ Medigap N	+ Medigap G
2	Premiums	Age 65	$70	$35	$123	$161
		Age 75	$70	$62	$172	$216
		Age 85	$70	$74	$236	$308
3	Prescription Premium		Included	$0-$228[1]	$0-$228[1]	$0-$228[1]
4	Provider Network		National network incl. John Muir Foundation[2]	Any provider who accepts Medicare		
5	Initial Deductible	Health	$500	$2,870[3]	$257	$257
		Drug	$615 Tiers 3-5	$0-615	$0-615	$0-615
7	Medical Max Out of Pocket (Chemo)		$6,750	$2,870	$257+ $20 per visit	$257
8	Prescription Co-Pay Max Out of Pocket		$2,100	$2,100	$2,100	$2,100
9	Hospital Stay		$1,900	$1,675	$0	$0
10	PCP/Spec visit		$0/$35	PCP About $30 Spec About $45	$20	$0
11	CT Scan		$300	About $42	$0	$0
12	Ambulance		$275	About $150	$0	$0
13	Other Medicare services		See Plan Doc	Medicare cost sharing (20%) until deductible met, then $0 rest of year	$0	$0
14	Forieign Emergency Care		$50-130	20% with $250 deductible		

Prices shown below line 7 assume initial annual deductible met for all plans.

[1] most will not need the higher premium PDPs

[2] does not include all JM Physicians. Not included are UCSF or Golden State Ortho

[3] Parts A and B still pay their part, deductible only applies to Medicare cost-sharing

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

SHIP State Health Insurance Assistance Program

Navigating Medicare

ContraCosta County Employment & Human Services

The following tables are hypothetical examples for two different scenarios for an age 70 patient.

Comparing Coverage Options Example: Light Medical User

- Age 70, relatively healthy. Does not take medication and enrolls in a $0-premium PDP

Annual Cost	Humana PPO	Original Medicare		
		PDP+G(HD)	PDP+N	PDP+G
2a "Total Drug and Premium Cost"	840	0	0	0
2b Medigap Annual Premium	-	576	1,752	2,160
2- Total	840	576	1,752	2,160
Difference from HumanaChoice		-264	912	1320

- Consider how copays and other benefits may change the total cost if need for health services are anticipated

For the light user, we are focusing on the predictable, fixed costs which are the premiums for the different plans. We're assuming no or minimal copays or coinsurance. Remember, also, that many preventive services do not have any coinsurance under Original Medicare or Medicare Advantage. In this example, the G(HD) Medigap would save a little money over the Humana PPO, whereas the other two Medigaps would cost more for a 70 year old. However, note that with Medigaps, the premiums increase every year as you age, whereas they're the same at any age for Medicare Advantage plans like the Humana PPO.

Comparing Coverage Options Example: Heavy Medical User

- Age 70, uses costly Part B and Part D drugs, enrolled in a PDP with $100 premium. Reaches the $2,100 drug out of pocket max and the health out of pocket max

Annual Cost	Humana Choice PPO	Original Medicare		
		PDP+G(HD)	PDP+N	PDP+G
2a "Total Drug and Premium Cost"	2,940	3,300	3,300	3,300
2b Medigap Annual Premium	-	576	1,752	2,160
2 - Subtotal	2,940	3,876	5,052	5,460
3- Health out of pocket max	6,750	2,870	497	257
Total (2+3)	9,690	6,746	5,549	5,717
Difference from HumanaChoice		-2,944	-4,141	-3,973

For the heavy user, we're assuming the individual reaches their maximum out of pocket drug limit as well as medical limit for each plan. This would most likely be the case for someone receiving chemotherapy, radiation or dialysis, or having several hospital stays. Here you can see that the Humana PPO would be far more expensive than any of the Medigaps due to the much higher out of pocket max in the PPO. Again, this example is for a 70 year old. For someone in their eighties, the premiums for Medigaps G and N increase significantly, so the savings over Humana won't be quite as large. However, at that age, the G(HD) Medigap premium savings more than offset the $2,870 deductible, and it becomes a very attractive option.