Medicare 2026 – Options for Central Health Plan members

Presented by Contra Costa County

Health Insurance Counseling and Advocacy Program

HICAP

October 15, 2025 – December 7, 2025

Contra Costa County Employment & Human Services

SHIP State Health Insurance Assistance Program Navigating Medicare

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SMP Senior Medicare Patrol Preventing Medicare Fraud

October 30, 2025

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Why You're Here Today

- You've been enrolled in the Central Health plan that is leaving the County for 2026
- You'd like to continue seeing your current doctors
- You are not "Dual Eligible" (i.e., not on Medi-Cal)

⚠ If you do nothing, you will be automatically enrolled in Original Medicare on Jan 1 with **no drug plan nor backstop for expensive copays**

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You Have Choices

Today's Focus

1. Humana Choice PPO	2. Original Medicare	3. Other HMOs
If your doctors are participating and in-network for this plan	Need to get a Part D drug plan and a Medigap Supplement	If you are open to seeing new providers (doctors/hospitals) within their network

You need to assess which option is best for you and ***take action***

Today's presentation can help guide you

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Understand Your Timeline

- You can choose after Open Enrollment ends on Dec 7
- Act sooner for a smooth transition

Dec 31

Choose by Dec 31 to have full coverage in place for Jan 1

Feb 28

Choose by Feb 28 (but no drug or co-pay coverage until the 1st day of the month following enrollment)

If you choose the Humana PPO, you can change again any time from January 1-March 31

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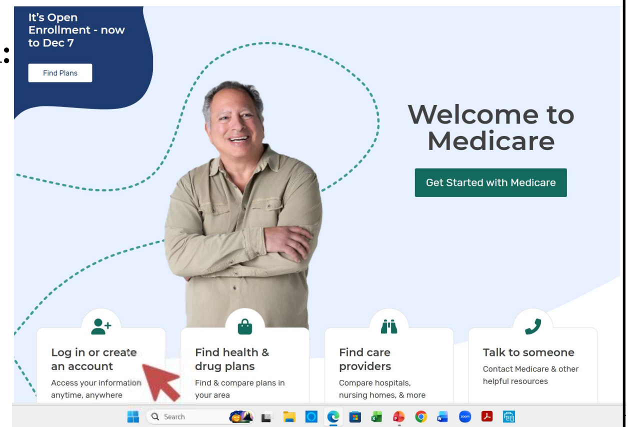
Important Tool: Medicare.Gov

- Everything we discuss today will be easier if you have a Medicare.Gov account
- Go to Medicare.Gov and register *today*



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Important Terminology

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- Co-Pay: What you pay *after* your Medicare plan pays its share of a given encounter.
- Deductible: What you pay in cost-share *before* your Medicare plan pays it's share of a given encounter

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1. Humana PPO Option

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- Confirm if your doctors are in-network – Many ***but not all*** John Muir doctors are participating for 2026
- Confirm your prescriptions are covered (will demo)
- Overall cost consideration:
  - $70 monthly premium with $500 health deductible
  - Drug cost, and health copays and out-of-pocket maximum

sample health cost sharing	In-network	Out-of-Network
Out-of-Pocket Max	$6,750	$10,100
Physician Co-Pays	Primary - $0, Specialist - $35	Primary - $25, Specialist - $65
Hospital Stay Co-Pays	$380/D for Days 1-5	45%

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2. Original Medicare Option

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- Can use any provider in the US that accepts Medicare
- Choose a stand-alone Part D drug plan
  - Monthly premium likely minimal — cost is in the copays
  - Always confirm your **drugs are covered** (will demo)
- Choose a Medigap Supplement to address co-pays (will explain)
- Overall cost consideration:
  - Part D premium and drug copay + Medigap premium and health cost sharing

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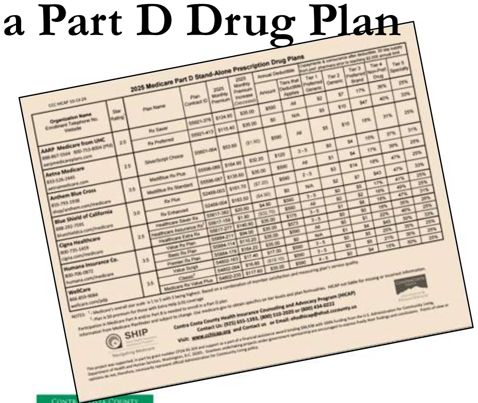
Choosing a Part D Drug Plan

- Many carriers with range of premiums and copay structures
- Use Medicare.gov to determine cost (will demo)



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MediGap to Supplement Parts A & B

- Private insurance covers medical co-pays
- Use any plan anywhere in the USA
- 10 standard "Plan Types" but 3 are most frequently chosen: G, N, and G High Deductible
- Within a given plan type benefits are *identical across carriers*. *No insurance decisions*, pays if Medicare pays.
- Can change carriers each year for 60 days starting at birthday

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Choosing a Medigap Plan

	Plan G	Plan N	Plan G (HD)
Monthly Premium	Age 65 ~\$160 Age 80: ~\$270	Age 65 ~\$120 Age 80: ~\$215	Age 65 ~\$35 Age 80: ~\$55
Out of pocket Cost after paying premium	\$288 Part B deductible, then ***no medical co-pays***	\$288 Part B deductible, then pay \$20 co-pay for office visit, \$50 for ER visit	**\$2,870** deductible, then ***no medical co-pays***
Switch Carriers at Birthday?	Yes, and can also change Plan Type	Yes, but cannot change Plan Type (w/o underwriting)	Yes, but cannot change Plan Type (w/o underwriting)

Use Medicare.gov to determine pricing (will demo)

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Your Planning Guide: Overview

	Humana PPO	Original Medicare
1. Providers	❑ in-network ❑ out-of-network	✓
2. Predictable Cost		
a. PPO/Part D Premium + Drug Co-pays	\$__	\$__
b. Medigap Premium	N/A	\$__
3. Medical Use Copays	\$ - \$\$\$\$	\$ - \$\$
4. Extra Benefits	👂 👓 🦷 🏋	varies

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Step 1: Check Your Doctors

	Humana PPO	Original Medicare
1. Providers	❑ in-network ❑ out-of-network	✓

- Use Medicare.gov, the Humana website, or call your doctors' office to confirm if they are in-network with Humana PPO
- If not in-network, could *still* choose Humana and either see current doctors (higher copay), or switch to in-network doctors
- But for most people, if your doctors not in-network, Original Medicare may be a better option

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Step 2a: Predictable Cost PPO/Part D Premium and Drug Cost

	Humana PPO	Original Medicare
2a. Humana PPO/Part D Plan Premium + Drug Cost	$___	$___

- Use Medicare.gov to determine:
  - Humana PPO premium + total drug costs
  - Premium + total drug costs of the lowest-cost Part D option for your prescriptions
- We'll demo how to compare these side-by-side

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Step 2b: Predictable Cost Medigap Premium

	Humana PPO	Original Medicare
2b. Medigap Premium	N/A	G:$___ \|N:$___ |G(HD):$___

- Use Medicare.gov to determine lowest monthly premium for each of the Plan Types: G, N, and G(HD)
- We'll demo

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Step 2: Total Predictable Cost

	Humana PPO	Original Medicare
2. Predictable Cost	$_____ = 2a: Premium + drug copays	G:$___ \|N:$___ |G(HD):$___ = 2a: Part D premium + drug copays + 2b: Medigap Premium

- Sum the yearly costs obtained for 2a and 2b
- These are the total known/up-front costs for each option

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Step 3: Medical Use Copays
Ongoing financial implications

	Humana PPO	Original Medicare		
		G	N	G (HD)
3. Medical Use Copays	Co-pays could reach OOP Max ($6,750)	No copays	$20 Office Visit $50 ER Visit	OOP deductible could reach $2,870 max

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Step 4: Extra Benefits

	Humana PPO	Original Medicare
4. Extra Benefits	👂 👓 🦷 🏋	varies

- Humana PPO: some hearing, vision and dental benefits, gym membership, check Summary of Benefits for other extras
- Original Medicare: many Medigaps offer some form of gym membership, some offer discounted dental/vision/hearing benefits (but may not be as rich as Humana)
- Focus on those you will use. Check dental/vision network as they are limited.

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Putting it all together!

	Humana PPO	Original Medicare
1. Providers	❑ in-network ❑ out-of-network	✓
2. Predictable Cost	$____	G:$___ \|N:$___ |G(HD):$___
a. PPO/Part D Premium + Drug Co-pays	$____	$____
b. Medigap Premium	N/A	G:$___ \|N:$___ |G(HD):$___
3. Medical Use Copays	$ - $$$$	G:$ \|N:$ \|G(HD):$$$
4. Extra Benefits	👂 👓 🦷 🏋	varies

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General Guidance

		Doctors in Humana Network?	
		No	Yes
Health?	Good/Low Utilization	• *Original Medicare w/G (HD) Medigap*	• *Humana PPO OR* • *Original Medicare w/G (HD) Medigap*
	Less Good/High Utilization	• *Original Medicare w/ Regular G Medigap OR* • *Original Medicare w/N Medigap OR* • *Original Medicare w/G (HD) Medigap (if age 75+)*	

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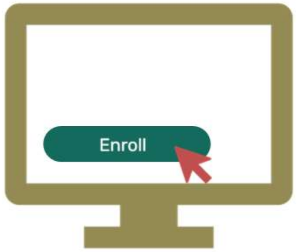
Action Time: Signing up

- Enroll in Humana PPO or a Part D Drug Plan in Medicare.gov
- For Medigap, contact the insurance company directly or go through an insurance broker



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