

Medicare Advantage Plans for 2027



Is my Medicare Advantage plan going to be the right plan for me in 2027?

It depends on whether your providers, costs, coverage, and prescription drugs will still meet your needs in 2027. Questions to answer include:

- Are your doctors and other providers still covered? Plans usually let you know, but you may also want to check with your provider and check the plan's provider look-up or ask the plan for a printed directory.
- Will your costs and coverage change? Each year plans are allowed to change premiums, co-pays and co-insurance for covered services. That includes prescription drug coverage as well. They can also drop drugs from their formulary altogether which will increase your costs significantly.
- Are better plans available? Compare your current plan with other 2027 options, including provider networks, prescription drug coverage, premiums, co-pays, co-insurance, and maximum out-of-pocket costs.

Here are some of the highlights for 2027

- Three HMO (Health Maintenance Organization) plans and one PPO (Preferred Provider Organization) plan are available to anyone enrolled in Medicare Parts A and B. Monthly premiums range from \$0 to \$98.
- AARP Medicare Advantage by UHC has terminated their HMO.
- Five Special Needs HMO plans are offered, including three for persons with specified chronic conditions, and two for those with Medi-Cal + Medicare.
- Only one give-back plan is available to people who have both VA coverage and Medicare.
- Kaiser continues to offer a lower premium Basic Plan with slightly higher co-pays than their more expensive Enhanced Plan.

What changes can I make starting October 15th?



You can change to another Medicare Advantage plan without health screening. To have coverage begin January 1, enroll in the new plan between October 15 and December 7. If you want to change plans again, you may make one additional change during the first three months of 2027.

Or, you can leave your current plan and use Original Medicare as your primary insurance, along with a stand-alone prescription drug plan. There is never health screening for this option. See the following page for your rights to purchase a Medicare Supplement (Medigap) policy.



I am unhappy with my Medicare Advantage Plan! Can I use original Medicare as my primary insurance and purchase a Medigap policy plus a Prescription Plan?

All plans have terminated, reduced benefits, or changed at least one payment amount. Under federal and California law, these changes entitle affected members to purchase a Medicare Supplement (Medigap) policy without health screening. A stand-alone prescription drug plan is also available. Companies may not sell a Medigap policy to anyone who has full Medi-Cal coverage.

Plans which allow you to leave and purchase Medigap from any insurer:

Kaiser Basic; Kaiser Enhanced; all Imperial plans; and the terminating AARP Medicare Advantage plan from UHC.

You must disenroll from your plan by December 7th for an effective date of January 1, 2026. You can easily do this by joining a stand-alone Prescription Drug Plan. You may then enroll in any Medicare Supplement (Medigap) plan offered by any company before March 2, 2026. Coverage will start the first of the month following your enrollment, or January first, if enrolling before that date. Special timing rules apply for plans which are terminating. See HICAP for more information and assistance.

One Plan allows you to leave but you must purchase a medigap plan from their parent company:

HumanaChoice PPO members must disenroll from their continuing 2026 plan by February 28. One way to disenroll is to join a stand-alone Prescription Drug Plan. Members may then enroll in any Medicare Supplement (Medigap) plan offered by HumanaChoice's parent company, Humana Insurance Company. Current PPO participants can not choose a plan from any insurer, as permitted for the plans listed above. Enrollment must be completed by March 2, 2027. Coverage will begin on the first day of the month after enrollment, or on January 1 if enrollment occurs before that date. There is a guaranteed issue opportunity to switch companies with the same plan letter on and for 59 days after your birthday.

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