

Medicare HMO Advantage Plan Comparison – Stanislaus County – January 1 2010

	Original Medicare 1 800 633 4227	AARP MedicareComplete SecureHorizons 209 629 4475	Kaiser Permanente Senior Advantage 1 888 448 9400		HealthNet Healthy Heart 1 800 935 6565	CareMore 1 877 211 6614 209 985 9417	
			Enhanced	Basic		Value Plus	StartSmart
Monthly premium	Part B \$96.40 or \$110.50 to \$353.60 month	\$85 plus Part B	\$60 plus B	\$0- plus B	\$109 plus Part B	\$49 plus Part B	\$19 plus Part B
Hospital coverage First 60 days Day 61-90 Day 91-150	\$1100 deductible \$275 per day \$550 per day	\$200 per stay	\$150 per day for days 1-7	\$225 per day for days 1-10	\$100 per day For days 1 to 4	\$100 day 1-5 days 60-day benefit period	\$200 day 1-5 days 60-day benefit period
Physicians Specialists	20% - \$155 deductible 20%	\$10 \$10	\$10 \$10	\$30 \$30	\$10 \$10	\$0 \$20	\$15 \$30
Outpatient serv/surg	Co-pay varies by service	\$0	\$100	\$175	\$100	\$100	\$150
Emergency ambulance	20%	\$150	\$200	\$300	\$180	\$50/\$75 wia	\$50/\$100 wia
Durable med equip	20%	20%	20%	20%	20%	Rent or purchase \$0 to \$499 - \$0 co-payment \$500 to \$1000 - \$100 co-pay \$1001 or more - \$250 co-pay	
Tests, x-rays, lab serv	20%	0 to \$10	\$20	\$30	\$0	\$0	\$0
Prescription drugs	Private Part D plans (PDP) 45 plans, premiums from \$17.60 to \$105.50 per month, including 6 benchmark plans	\$0 deductible \$6 generic \$42 brand \$79 33% special Gap \$2830 to \$4550 coverage – none	\$0 deductible \$7 generic \$35 brand 25% spec Gap begins at \$2,830 Gap - \$7 generic Full price brand	\$0 deductible \$10 \$35 25% spec Gap begins at \$2,830 Gap - \$10 gen Full price brand	\$0 deductible \$7 generic \$42 brand to \$84 (non-preferred) 33% spec	\$0 deductible Pref gen \$0 copay Generic \$5 Enhanced \$15 Generic 1-3 no gap Brand \$30 \$60 Specialty 33% 91 day supply for 2-month co-pay Gap starts at \$3000	\$0 deductible \$0 copay \$5 \$15 \$55 \$75 33% 91 day supply for 2-mon copay Gap starts at \$3000
Routine dental	No benefits	\$19 premium available	Available \$20 premium	Available \$20 prem	Available \$15 - \$18 prem	\$12.90 mon premium	\$25 mon upgrade
Out of pocket (OOP) annual limit- except Rx		n/a	\$3,400	\$3,400	n/a	n/a	n/a

October 22, 2009

This information is provided as a guide only. It is not a complete schedule of benefits and costs for each plan. This data is provided by the plans and the Medicare web site and will be updated as the plans provide additional information. For general information about Medicare, Medicare supplements, Medicare private-fee-for-service plans, and any of the stand-alone Part D prescription plans, call HICAP, Stanislaus County 209 558 4540 or 1 800 434 0222

