

Medicare HMO Advantage Plan Comparison – Stanislaus County – January 1 2011

	Original Medicare 1 800 633 4227	AARP MedicareComplete SecureHorizons 209-575-0752 1-800 547-5514	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 \$115.40 to \$353.60 month	\$89 plus Part B	\$63 plus B	\$0- plus B	\$119 plus Part B	\$49 plus Part B	\$19 plus Part B
Hospital coverage First 60 days Day 61-90 Day 91-150	\$1132 deductible \$283 per day \$566 per day	\$200 per stay	\$150 per day for days 1-7	\$225 per day for days 1-10	\$150 per day For days 1 to 4	\$100 day 1-5 days 60-day BP	\$200 day 1-5 days 60-day BP
Physicians Specialists	20% - \$162 deductible 20%	\$10 \$10	\$10 \$10	\$30 \$30	\$10 \$20	\$0 \$20	\$15 \$30
Outpatient serv/surg	Co-pay varies by service	\$0	\$100	\$175	\$75/\$150	\$50/\$100	\$75/\$150
Emergency ambulance	20%	\$200	\$200	\$200	\$280	\$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) 30 plans, premiums from \$14.80 to \$114.80 per month, including 5 benchmark plans (Benchmark: \$32.35)	\$0 deductible \$6 generic \$44 brand \$88 33% special Gap \$2840 to \$4550 coverage – none	\$0 deductible \$7 generic \$35 brand 25% spec Gap begins at \$2,840 Gap - \$7 generic Full price brand	\$0 deductible \$10 \$35 25% spec Gap begins at \$2,840 Gap - \$10 gen Full price brand	\$0 deductible \$7 generic \$42 brand to \$84 (non-preferred) 33% spec Gap starts at \$2840	\$0 deductible Pref gen \$0 copay Generic \$5 Enhanced \$25 Generic 1-3 no gap Brand \$30 \$675 Specialty 33% 91 day supply for 2½ -month co-pay Gap starts at \$3000	\$0 deductible \$0 copay \$5 \$40 \$45 \$75 33% Gap starts at \$2840
Routine dental	No benefits	\$19 premium available	Available \$20 premium	Available \$20 prem	Available \$17 - \$27 prem	\$12.90 mon premium	\$25 mon upgrade
Out of pocket (OOP) annual limit- except Rx		\$6,700	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400

November 5, 2010-FD

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



LOCAL HELP FOR PEOPLE WITH MEDICARE