

# 2025

# Master Booklet – Medicare Plans

## Graham County

Most Current Revision: 10/15/2024

Included in this booklet are the Medicare Advantage health plans and Medicare prescriptions plans available to individuals enrolled in Medicare and living in Graham County. These plans are available for 2025. Use the enclosed information as a tool to compare plans, then select the one that best meets your individual needs.

Joining Medicare plans is only allowed during certain periods, for example when you first are eligible for Medicare, during the annual Open Enrollment Period, during Medicare Advantage Open Enrollment, and during other Special Enrollment Periods.

Ask SHIP if you have any questions.

**SouthEastern Arizona Governments Organization (SEAGO) - 800 432-4040**

**300 Collins Rd, Bisbee, AZ 85603**



*This project was supported in part by grant number 15AAAZMSHI, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

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# 2025 Medicare Advantage Plans HMO Graham County

**Most current revision 10/15/2024**

Included in this packet is information about Medicare Advantage (MA) Health Maintenance Organization (HMO) plans, available to individuals enrolled in Medicare and living in Graham County. These plans are available for 2025.

Joining an MA plan or switching from one to another is only allowed during certain periods, for example when you first are eligible for Medicare (Initial Enrollment Period), during Special Enrollment Periods, and annually at the times below:

**Open Enrollment Period (OEP) : October 15th – December 7th**, with the change effective on January 1.

A plan's costs, benefits, providers, and formulary might change from year to year, so it's a good habit to re-evaluate your choices each OEP to ensure your needs are still being met.

**Medicare Advantage Open Enrollment Period (MA OEP) : January 1 through March 31**, with the change effective the 1st of the next month. If you are enrolled in an MA plan on January 1, you can switch to another MA plan or back to Original Medicare (OM). Only one change is allowed. Note: if you go back to OM, you should also enroll in a Part D prescription drug plan and also strongly consider enrolling in a Medicare Supplement (Medigap) plan (which may require medical underwriting).

*Ask SHIP or Medicare if you have any questions about timing.*

## **State Health Insurance Assistance Program (SHIP)**

**A program of the Southeastern Arizona Governments Organization (SEAGO)**

**1403 AZ-92 Bisbee, AZ 85603**

**800-432-4040**



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# What to Consider When Choosing an HMO Plan

## **Evaluate Your Prescription Costs**

A major consideration in choosing a health plan is whether the medications you take are on the plan's formulary, and what your yearly cost will be. Your cost will vary by health plan and pharmacy. The **Medicare.gov** website has a **Find Plans Now** tool that will determine your total cost for each plan including any premium, deductible, and copay for your specific drugs. The SHIP team can help you with this. Check with SHIP to see whether you are eligible for *Extra Help* (also known as *Limited Income Subsidy* or *LIS*), which provides financial assistance for drug costs.

**New in 2025**, the maximum amount of copays you will pay for covered prescription drugs in a calendar year is \$2,000. The monthly premium you pay, if any, is not counted toward that \$2,000 maximum.

**Also new in 2025**, each plan will have an optional Prescription Payment Plan (PPP) available. The PPP allows you to spread out your copays for covered prescription drugs throughout the calendar year instead of paying them all at once at the pharmacy. You can opt-in to your plan's PPP either when you enroll in the plan or anytime during the calendar year. You can opt-out of your plan's PPP at any time.

## **Evaluate the Provider Network**

An HMO has a network of doctors, hospitals, and other health care providers who have contracted with the plan to provide care to their members. Except for emergency or urgent care, you generally must receive your care from the providers and hospitals in the plan's network. If you get routine health care outside the plan's network, you will have to pay the full cost of care for that visit. A referral from your primary care provider is usually required for specialist care.

If you have providers you want to keep, check with the health plan or doctor's billing office to determine if your providers are contracted with the plan(s) you are considering. Most insurers offer several plans and your provider might not be in all of them. Verify the full name and plan number when checking to ensure the provider is in that plan's network.

## **In summary, consider these questions as you make your decision.**

- How does the total cost of my drugs compare to other plans?
- Are all my drugs included on the plan's formulary?
- Are my doctors in the plan's network?
- What is the maximum out of pocket (MOOP) amount for this plan?
- How do provider and hospital copays compare to other plans?
- How do the additional benefits compare with other plans?
- Is there a monthly premium and if so, how much?

There may be trade-offs when choosing among providers, formularies, and costs (co-pays and premiums) for the best-fit plan. The SHIP team is always happy to assist you with your questions.

For more information about each plan, look for these Documents on the plan's website: the Summary of Benefits has an overview and the Evidence of Coverage has complete detail. You can also call the plan. The website and phone number for each plan are included on the last page of this booklet.

**2025 Graham County Medicare Advantage HMO Plans**

| Health Maintenance Organization (HMO) Plan Name | Monthly Premium (besides the Part B premium) | Max Out of Pocket (excluding drugs) | Drug Coverage/Deductible* | Copays for Medicare-covered Benefits |                  |                  |                     |                          |                      |                  |                  |                 | Additional Benefits |              |       |                         |                          |                              |         |
|-------------------------------------------------|----------------------------------------------|-------------------------------------|---------------------------|--------------------------------------|------------------|------------------|---------------------|--------------------------|----------------------|------------------|------------------|-----------------|---------------------|--------------|-------|-------------------------|--------------------------|------------------------------|---------|
|                                                 |                                              |                                     |                           | PCP                                  | Specialist       | ER / Urgent Care | Hospital Copay/Days | PT, OT or Speech Therapy | Diabetes Supplies    | Podiatry         | Chiro-practic    | Vision Eye-wear | Hearing Aid         | Dental*      | Rides | Quarterly OTC Allowance | Foot-care (copay/visits) | Chiro-practic (copay/visits) | Fitness |
| AARP Med Adv CareFlex from UHC AZ-17 (3) (4)    | \$0                                          | \$6,700                             | Y/\$495                   | \$0                                  | \$50             | \$125/55         | \$495/5             | \$45 - \$50              | \$0 - 50%            | \$45             | \$20             | Y               | Y                   | \$1,000      | N     | \$30                    | \$45/6                   | N                            | Y       |
| AARP Med Adv from UHC AZ-0013 (4) (5)           | \$20                                         | \$4,300 in \$10,000 out             | Y/\$0                     | \$10 in \$35 out                     | \$30 in \$70 out | \$120/\$40       | \$250/7 in 40% out  | \$20 in \$70 out         | \$0 - 20% in 50% out | \$30 in \$70 out | \$15 in \$70 out | Y               | Y                   | \$1,000      | N     | \$40                    | \$30/6 in \$70/6 out     | N                            | Y       |
| Gold Kidney Gold Advantage (2) (4)              | \$55 rebate                                  | \$3,400                             | Y/\$0                     | \$0                                  | \$15             | \$135/\$45       | \$195/7             | \$35                     | \$0, 20%             | \$15             | \$20             | \$2,100 Flex    | \$2,100 Flex        | \$2,100 Flex | N     | \$50/mth                | \$15/12                  | \$20/6                       | Y       |
| Gold Kidney Gold Loyalty (2) (4)                | \$75 rebate                                  | \$5,500                             | N                         | \$0                                  | \$45             | \$125/\$45       | \$300/7             | \$35                     | \$0, 20%             | \$45             | 20%              | \$2,500 Flex    | \$2,500 Flex        | \$2,500 Flex | N     | \$50/mth                | \$45/12                  | N                            | Y       |
| Wellcare Giveback -054 (2) (7)                  | \$39 rebate                                  | \$8,300                             | Y/\$420                   | \$0                                  | \$50             | \$110/\$45       | \$400/5             | \$35 - \$40              | \$0 - 20%            | \$50             | \$15             | Y               | Y                   | \$1,000      | N     | N                       | N                        | N                            | Y       |
| Wellcare Simple -053                            | \$0                                          | \$5,000                             | Y/\$420                   | \$0                                  | \$25             | \$125/\$40       | \$270/6             | \$30                     | \$0 - 20%            | \$25             | \$20             | Y               | Y                   | \$2,000      | 12    | \$108                   | N                        | N                            | Y       |

\* The drug deductible might not apply to all of your medications.

- (2) Rebate (Giveback) will be credited monthly to what you owe for Part B Premium
- (3) Plan includes a quarterly credit that can be used to lower out-of-pocket costs for some services
- (4) HMO-POS
- (5) Separate Max Out of Pocket and different co-pays for In-network and Out-of-network
- (7) Plan has a medical deductible for some services

\* for Dental, "Prev" indicates only preventive coverage;  
 A dollar value indicates the maximum annual amount for preventive and comprehensive care;  
 "Flex" indicates the specified dollar amount can be shared between dental, vision and/or hearing

## 2025 Graham County Medicare Advantage HMO Plans

| Plan Name                            | Plan #      | Star Rating* | Website                                                                    | Telephone    |
|--------------------------------------|-------------|--------------|----------------------------------------------------------------------------|--------------|
| AARP Med Adv CareFlex from UHC AZ-17 | H5253-178-0 | 4.0          | <a href="http://www.AARPMedicarePlans.com">www.AARPMedicarePlans.com</a>   | 800-555-5757 |
| AARP Med Adv from UHC AZ-0013        | H5253-035-0 | 4.0          | <a href="http://www.AARPMedicarePlans.com">www.AARPMedicarePlans.com</a>   | 800-555-5757 |
| Gold Kidney Gold Advantage           | H4869-005-0 | data         | <a href="http://www.goldkidney.com">www.goldkidney.com</a>                 | 888-376-6188 |
| Gold Kidney Gold Loyalty             | H4869-009-0 | data         | <a href="http://www.goldkidney.com">www.goldkidney.com</a>                 | 888-376-6188 |
| Wellcare Giveback -054               | H0351-054-0 | 3.0          | <a href="http://www.wellcare.com/allwellAZ">www.wellcare.com/allwellAZ</a> | 800-225-8017 |
| Wellcare Simple -053                 | H0351-053-0 | 3.0          | <a href="http://www.wellcare.com/allwellAZ">www.wellcare.com/allwellAZ</a> | 800-225-8017 |

\* "data" indicates there was not enough data to be rated.

# 2025 Medicare Advantage Plans PPO Graham County

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Included in this packet is information about Medicare Advantage (MA) Preferred Provider Organization (PPO) plans, available to individuals enrolled in Medicare and living in Graham County. These plans are available for 2025.

Joining an MA plan or switching from one to another is only allowed during certain periods, for example when you first are eligible for Medicare (Initial Enrollment Period), during Special Enrollment Periods, and annually at the times below:

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A plan's costs, benefits, providers, and formulary might change from year to year, so it's a good habit to re-evaluate your choices each OEP to ensure your needs are still being met.

**Medicare Advantage Open Enrollment Period (MA OEP) : January 1 through March 31**, the change effective the 1st of the next month. If you are enrolled in an MA plan on January 1, you can switch to another MA plan or back to Original Medicare (OM). Only one change is allowed. Note: if you go back to OM, you should also enroll in a Part D prescription drug plan and also strongly consider enrolling in a Medicare Supplement (Medigap) plan (which may require medical underwriting).

*Ask SHIP or Medicare if you have any questions about timing.*

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# What to Consider When Choosing a PPO Plan

## Evaluate Your Prescription Costs

A major consideration in choosing a health plan is whether the medications you take are on the plan's formulary, and what your yearly cost will be. Your cost will vary by health plan and pharmacy. The **Medicare.gov** website has a **Find Plans Now** tool that will determine your total cost for each plan including any premium, deductible, and copay for your specific drugs. The SHIP team can help you with this.

**New in 2025**, the maximum amount of copays you will pay for covered prescription drugs in a calendar year is \$2,000. The monthly premium you pay, if any, is not counted toward that \$2,000 maximum.

**Also new in 2025**, each plan will have an optional Prescription Payment Plan (PPP) available. The PPP allows you to spread out your co-pays for covered prescription drugs throughout the calendar year instead of paying them all at once at the pharmacy. You can opt-in to your plan's PPP either when you enroll in the plan or anytime during the calendar year. You can opt-out of your plan's PPP at any time.

## Evaluate the Provider Network

A PPO is an insurance plan that has a network of doctors, hospitals, and other health care providers who have contracted with the plan to provide care to that plan's members. If you go to a network provider, you will pay a negotiated price for services. You have the option to go to a non-network provider, but you will generally pay significantly more. A referral from your primary care provider is generally not required for specialist care.

If you have providers you want to keep, check with the health plan or doctor's billing office to determine if your providers are contracted with the plan(s) you are considering. Most insurers offer several plans and your provider might not be in all of them. Verify the full name and plan number when checking to ensure the provider is in that plan's network.

## Evaluate the Total Cost

Many PPOs have premiums in addition to the Part B premium. Also, the copays for in-network services are generally higher than for HMOs. Out-of-network services, while available, can be a percentage of the charges rather than a fixed copay and are considerably higher than for in-network services. There are separate maximum out of pocket limits for in-network and out-of-network services and again, these amounts tend to be higher than for HMOs. Overall, PPOs are more expensive than HMOs.

If PPOs are more expensive, why would you consider one?

- You are ineligible for or can't afford the monthly cost for a Medicare Supplement plan
- You want to see doctors who aren't in the HMO network
- You prefer seeing specialists without a referral from your primary care physician

**In summary, consider these questions as you make your decision.**

- How does the total cost of my drugs compare to other plans?
- Are all my drugs included on the plan's formulary?
- Are my doctors in the plan's network?
- What are the maximum in- and out-of-network out of pocket (MOOP) amounts for this plan?
- How do provider and hospital copays compare to other plans?
- How do the additional benefits compare with other plans?
- Is there a monthly premium and if so, how much?

There may be trade-offs when choosing among providers, formularies, and costs (co-pays and premiums) for the best-fit plan. The SHIP team is always happy to assist you with your questions.



**2025 Graham County Medicare Advantage PPO Plans**

| PPO Plan Name                          | Monthly Premium (in addition to the Part B premium) | Medical Deductible (in/out) | Max Out of Pocket (excluding drugs) (in/out) | Drug Coverage/Deductible* | Copays for Medicare-covered Benefits |                     |             |                      |                     |                         |                                   |                            |                   |                        |
|----------------------------------------|-----------------------------------------------------|-----------------------------|----------------------------------------------|---------------------------|--------------------------------------|---------------------|-------------|----------------------|---------------------|-------------------------|-----------------------------------|----------------------------|-------------------|------------------------|
|                                        |                                                     |                             |                                              |                           |                                      |                     |             |                      | Hospital Copay/Days |                         |                                   |                            |                   |                        |
|                                        |                                                     |                             |                                              |                           | PCP (in/out)                         | Specialist (in/out) | ER (in/out) | Urgent Care (in/out) | In-network/ per day | Out-of-Network/ per day | PT, OT or Speech Therapy (in/out) | Diabetes Supplies (in/out) | Podiatry (in/out) | Chiro-practic (in/out) |
| <b>Local PPO</b>                       |                                                     |                             |                                              |                           |                                      |                     |             |                      |                     |                         |                                   |                            |                   |                        |
| AARP Med Adv Access from UHC AZ-15 (1) | \$282                                               | N                           | \$3,000/\$3,000                              | Y/\$570                   | \$0/\$0                              | \$0/\$0             | \$0/\$0     | \$0/\$0              | \$0                 | \$0                     | \$0/\$0                           | \$0/\$0                    | \$0/\$0           | \$0/\$0                |
| AARP Med Adv from UHC AZ-0008 (1)      | \$39                                                | N                           | \$5,100/\$8,900                              | Y/\$0                     | \$0/\$35                             | \$25/\$70           | \$120/\$120 | \$40/\$40            | \$300/7             | 40%                     | \$20/\$70                         | \$0/50%                    | \$25/\$70         | \$15/\$70              |
| AARP Med Adv from UHC AZ-0010          | \$0                                                 | N                           | \$5,600/\$8,900                              | Y/\$0                     | \$0/\$35                             | \$35/\$70           | \$120/\$120 | \$40/\$40            | \$335/5             | 40%                     | \$30/\$70                         | \$0/50%                    | \$35/\$70         | \$15/\$70              |
| AARP Med Adv Patriot No Rx AZ-MA01 (2) | \$80 rebate                                         | N                           | \$4,900/\$10,100                             | N                         | \$10/\$45                            | \$50/\$80           | \$125/\$125 | \$55/\$55            | \$425/7             | 40%                     | \$45/\$80                         | \$0/50%                    | \$45/\$80         | \$20/\$80              |
| Devoted CHOICE Arizona -002            | \$0                                                 | N                           | \$5,900/\$8,950                              | Y/\$590                   | \$0/\$25                             | \$40/\$40           | \$125/\$125 | \$45/\$45            | \$335/7             | \$335/7                 | \$40/\$40                         | \$0 - 20%/ \$0 - 40%       | \$40/\$40         | \$20/\$20              |
| Devoted CHOICE GIVEBACK Arizona (2)    | \$122.70 rebate                                     | N                           | \$8,300/\$10,000                             | Y/\$590                   | \$0/\$25                             | \$45/\$45           | \$110/\$110 | \$45/\$45            | \$475/4             | \$475/4                 | \$35 - \$45/ \$35 - \$45          | \$0 - 19%/ 20%             | \$45/\$45         | \$15/\$15              |
| Devoted LIBERTY CHOICE Arizona (2)     | \$140 rebate                                        | N                           | \$5,900/\$5,900                              | N                         | \$0/\$25                             | \$45/\$45           | \$125/\$125 | \$55/\$55            | \$425/4             | \$425/4                 | \$45/\$45                         | \$0 - 20%/ 20%             | \$45/\$45         | \$0/\$0                |
| Humana USAA Honor Giveback (2)         | up to \$75 rebate                                   | \$100                       | \$4,900/\$8,500                              | N                         | \$20/50%                             | \$45/50%            | \$125/\$125 | \$55/\$55            | \$340/6             | 50%                     | \$35/50%                          | \$0 - 20%/ 20 - 50%        | \$45/50%          | \$20/50%               |
| HumanaChoice -224 (1)                  | \$11                                                | \$250                       | \$4,150/\$6,200                              | Y/\$250                   | \$0/\$30                             | \$45/\$80           | \$140/\$140 | \$65/\$65            | \$295/6             | 30%                     | \$45/40%                          | 20%/40%                    | \$45/\$80         | \$20/\$65              |
| HumanaChoice Giveback -435-1 (2)       | up to \$61 rebate                                   | \$1,000                     | \$7,850/\$14,000                             | Y/\$0                     | \$20/40%                             | \$55/40%            | \$110/\$110 | \$45/\$45            | \$370/5             | 40%                     | 20%/40%                           | \$0 - 20%/ 40 - 50%        | \$55/40%          | \$15/40%               |
| Wellcare Patriot Giveback Open (2)     | \$45 rebate                                         | N                           | \$5,000/\$8,950                              | N                         | \$0/40%                              | \$40/40%            | \$125/\$125 | \$40/\$40            | \$300/5             | 40%/90                  | \$35 - \$40/ 40%                  | \$0 - 20%/ 40%             | \$40/40%          | \$20/40%               |
| Wellcare Simple Open                   | \$0                                                 | N                           | \$6,000/\$9,000                              | Y/\$420                   | \$0/\$20                             | \$30/\$60           | \$125/\$125 | \$40/\$40            | \$300/7             | 40%/90                  | \$35 - \$45/ 40%                  | \$0 - 20%/ 40%             | \$30/\$60         | \$20/40%               |
| <b>Regional PPO</b>                    |                                                     |                             |                                              |                           |                                      |                     |             |                      |                     |                         |                                   |                            |                   |                        |
| HumanaChoice -001                      | \$0                                                 | \$100                       | \$5,600/\$8,550                              | N                         | \$0/50%                              | \$70/50%            | \$125/\$125 | \$25/\$25            | \$365/5             | 50%                     | \$40/50%                          | \$0 - 20%/ 30 - 35%        | \$70/50%          | \$20/50%               |
| HumanaChoice -002                      | \$43                                                | \$100                       | \$7,900/\$7,900                              | Y/\$590                   | \$0/50%                              | \$55/50%            | \$110/\$110 | \$25/\$25            | \$350/6             | 50%                     | \$35/50%                          | \$0 - 20%/ 50%             | \$55/50%          | \$15/50%               |

(1) Premium may be lower if you have Low Income Subsidy (LIS)

\*The drug deductible might not apply to all of your medications.

(2) Rebate (Giveback) will be credited monthly to what you owe for Part B Premium

## 2025 Graham County Medicare Advantage PPO Plans - Additional Benefits

| PPO Plan Name                      | Copays for Additional Benefits |             |                   |       |                         |                         |        |                            |        |         |
|------------------------------------|--------------------------------|-------------|-------------------|-------|-------------------------|-------------------------|--------|----------------------------|--------|---------|
|                                    | Vision Eyewear                 | Hearing Aid | Dental*           | Rides | Quarterly OTC Allowance | Footcare (copay/visits) |        | Chiropratic (copay/visits) |        | Fitness |
|                                    |                                |             |                   |       |                         | In                      | Out    | In                         | Out    |         |
| <b>Local PPO</b>                   |                                |             |                   |       |                         |                         |        |                            |        |         |
| AARP Med Adv Access from UHC AZ-15 | Y                              | Y           | \$1,500           | N     | N                       | \$0/6                   | \$0/6  | N                          | N      | Y       |
| AARP Med Adv from UHC AZ-0008      | Y                              | Y           | \$1,000           | N     | \$50                    | \$25/6                  | \$70/6 | N                          | N      | Y       |
| AARP Med Adv from UHC AZ-0010      | Y                              | Y           | \$750             | N     | \$40                    | \$35/6                  | \$70/6 | N                          | N      | Y       |
| AARP Med Adv Patriot No Rx AZ-MA01 | Y                              | Y           | \$3,000           | N     | \$50                    | \$45/6                  | \$80/6 | N                          | N      | Y       |
| Devoted CHOICE Arizona -002        | Flex                           | Y           | Flex              | N     | N                       | N                       | N      | N                          | N      | Y       |
| Devoted CHOICE GIVEBACK Arizona    | Flex                           | Y           | Flex              | N     | N                       | N                       | N      | N                          | N      | Y       |
| Devoted LIBERTY CHOICE Arizona     | Flex                           | Y           | Flex              | N     | N                       | N                       | N      | N                          | N      | Y       |
| Humana USAA Honor Giveback         | Y                              | Y           | \$1,500           | N     | \$25                    | \$45/6                  | \$45/6 | N                          | N      | Y       |
| HumanaChoice -224                  | Y                              | Y           | \$1,000           | N     | N                       | \$45/6                  | \$45/6 | N                          | N      | Y       |
| HumanaChoice Giveback -435-1       | Y                              | Y           | Specific services | N     | N                       | \$55/6                  | \$55/6 | N                          | N      | Y       |
| Wellcare Patriot Giveback Open     | Y                              | Y           | \$2,000           | 24    | \$90                    | \$40/6                  | 40%/6  | N                          | N      | Y       |
| Wellcare Simple Open               | Y                              | Y           | \$2,000           | N     | \$48                    | \$30/6                  | 40%/6  | \$20/12                    | 40%/12 | Y       |
| <b>Regional PPO</b>                |                                |             |                   |       |                         |                         |        |                            |        |         |
| HumanaChoice -001                  | Y                              | Y           | \$1,000           | N     | \$30                    | \$55/6                  | \$55/6 | N                          | N      | Y       |
| HumanaChoice -002                  | Y                              | Y           | Specific services | N     | \$50                    | \$55/6                  | \$55/6 | N                          | N      | Y       |

\* for Dental, "Prev" is only preventive coverage

A dollar value indicates the maximum annual amount for comprehensive care.

## 2025 Graham County Medicare Advantage PPO Plans

| PPO Plan Name                      | Plan #      | Star Rating* | Web Site                  | Telephone #  |
|------------------------------------|-------------|--------------|---------------------------|--------------|
| <b>Local PPO</b>                   |             |              |                           |              |
| AARP Med Adv Access from UHC AZ-15 | H2406-129-0 | 4.0          | www.AARPMedicarePlans.com | 800-555-5757 |
| AARP Med Adv from UHC AZ-0008      | H2406-063-0 | 4.0          | www.AARPMedicarePlans.com | 800-555-5757 |
| AARP Med Adv from UHC AZ-0010      | H2406-076-0 | 4.0          | www.AARPMedicarePlans.com | 800-555-5757 |
| AARP Med Adv Patriot No Rx AZ-MA01 | H2406-077-0 | 4.0          | www.AARPMedicarePlans.com | 800-555-5757 |
| Devoted CHOICE Arizona -002        | H6586-002-0 | data         | www.Devoted.com           | 800-376-5889 |
| Devoted CHOICE GIVEBACK Arizona    | H6586-006-0 | data         | www.Devoted.com           | 800-376-5889 |
| Devoted LIBERTY CHOICE Arizona     | H6586-005-0 | data         | www.Devoted.com           | 800-376-5889 |
| Humana USAA Honor Giveback         | H5216-436-1 | 3.5          | www.humana.com/medicare   | 800-833-2364 |
| HumanaChoice -224                  | H5216-224-0 | 3.5          | www.humana.com/medicare   | 800-833-2364 |
| HumanaChoice Giveback -435-1       | H5216-435-1 | 3.5          | www.humana.com/medicare   | 800-833-2364 |
| Wellcare Patriot Giveback Open     | H8553-002-0 | Low          | www.wellcare.com/medicare | 800-225-8017 |
| Wellcare Simple Open               | H8553-001-0 | Low          | www.wellcare.com/medicare | 800-225-8017 |
| <b>Regional PPO</b>                |             |              |                           |              |
| HumanaChoice -001                  | R7220-001-0 | 3.5          | www.humana.com/medicare   | 800-833-2364 |
| HumanaChoice -002                  | R7220-002-0 | 3.5          | www.humana.com/medicare   | 800-833-2364 |

\* "data" indicates there was not enough data to be rated

# 2025

# Full Dual (D-SNP)

## Medicare Advantage Special Needs Plans

## Graham County

Most current revision 10/15/2024

Full Dual Special Needs Plans (D-SNP) are Medicare Advantage plan options for beneficiaries who **have both Medicare and an AHCCCS (Medicaid) health plan** under one of the following programs: QMB, Caretaker, Freedom to Work, ALTCS, DDD. These plans may offer extra benefits like dental, vision, and hearing aids which are not standard benefits under either Original Medicare or an AHCCCS health plan. **Those enrolled in SLMB or QI-1 are not eligible for these plans.**

D-SNPs work with AHCCCS health plans to provide both medical services and drug coverage. If a beneficiary has BOTH plans, there should be no copays for covered services provided by in-network providers (with both plans) and very small copays for covered medications.

D-SNPs have networks (just like the AHCCCS health plans) and you must generally get your care and services from doctors and hospitals in both the D-SNP and AHCCCS plans' network(s), with the exception of **emergency or urgent care**. Check with your providers or the plan itself to verify whether a provider is in-network.

These plans also have drug formularies so **be sure your drugs are covered**. If they are not on the D-SNP plan's formulary, you might have to pay the full retail price. The **Medicare.gov** website has a **Find Plans Now** tool that will indicate whether your medications are in the plan's formulary. The SHIP team can help you with this. You can also contact the plan to verify that your medications are in the plan's formulary.

### State Health Insurance Assistance Program (SHIP)

A program of the Southeastern Arizona Governments Organization (SEAGO)

1403 AZ-92 Bisbee, AZ 85603

800-432-4040



*This project was supported in part by grant number 15AAZMSHI, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

## Medicare D-SNPs and their aligned AHCCCS/ALTCS Plans

As of January 2025, ALTCS members are required to enroll in aligned plans, that is, their Medicare D-SNP plan and their AHCCCS health plan must be from the same insurance company.

It is suggested that non-ALTCS clients choose the Medicare D-SNP that is aligned with their AHCCCS health plan if the D-SNP covers all of their prescribed medications and preferred providers are "in-network." (See the previous page for details.) Alignment means that the same insurance company is offering both your Medicare D-SNP plan and your AHCCCS health plan. This ensures that billing between the provider and the plans will be seamless, eliminating billing problems. See Page 3 for current plan alignments.

Non-ALTCS Medicare beneficiaries can enroll in plans that are not aligned but it is important to ensure that the doctors and hospitals used are in-network for both plans. If the providers are not in-network, they may not agree to see the patient because they may not be paid for the care they provide.

The rules for changing from one plan to another are different for AHCCCS health plans and Medicare D-SNP plans. AHCCCS health plans can only be changed once per year in the member's enrollment anniversary month. Call the Office of Client Advocacy at (602) 417-4230 to determine the month for making a change. **As of January 2025**, non-ALTCS members can enroll in an aligned D-SNP at any time; they can only enroll in an unaligned D-SNP plan during Open Enrollment or a Special Enrollment Period.

If the beneficiary currently is in an "**unaligned situation**", it is suggested that they align their two plans as soon as allowed.

**Making Changes to your Medicare D-SNP and AHCCCS Health Plans** - choose the situation below that applies to you and follow the steps indicated.

### **Newly eligible for an AHCCCS health plan:**

1. If you are within 90 calendar days of being approved for an AHCCCS health plan, call the AHCCCS Medical Assistance Specialty Programs (MASP) team at (602) 417-5010 and enroll into the AHCCCS health plan aligned with the D-SNP plan you have selected.
2. Enroll into the D-SNP of your choice by calling that plan. The telephone number for the D-SNP is available in the upper right corner of the plan's page in this booklet.

### **Covered by an AHCCCS health plan and in your enrollment anniversary month:**

1. If you are in your **AHCCCS enrollment anniversary month**, call the AHCCCS Medical Assistance Specialty Programs (MASP) team at (602) 417-5010 and switch to the AHCCCS health plan aligned with the D-SNP plan you have selected.
2. Then call and enroll into the aligned D-SNP. If already enrolled in the D-SNP of your choice, skip this step.

### **Covered by an AHCCCS health plan and NOT in your enrollment anniversary month:**

1. If you are not in your **AHCCCS enrollment anniversary month**, you will have to wait until your anniversary month to change your AHCCCS health plan. Two months prior to your anniversary month you will be reminded of your opportunity to make a change.
2. If you're not enrolled in the unaligned D-SNP of your choice, you can only enroll into it during Open Enrollment or a Special Enrollment Period. However, you will be in an "unaligned" situation until you can change your AHCCCS health plan. Call the AHCCCS Medical Assistance Specialty Programs (MASP) team at 602-417-5010 to make this change.

Page 4 reflects member co-pays, which are the same for all D-SNP plans.

## Medicare D-SNPs and their aligned AHCCCS/ALTCS Plans

| Page | D-SNP Medicare Advantage Plans          | -> | Aligned AHCCCS Health Plans     |
|------|-----------------------------------------|----|---------------------------------|
| 5    | Banner Medicare Advantage Dual Plan 007 | -> | Banner University Family Care   |
| 6    | UnitedHealthcare Dual Complete AZ-S001  | -> | UnitedHealthcare Community Plan |
| 7    | WellCare Dual Liberty                   | -> | Arizona Complete Health         |
|      | None                                    | -> | American Indian Health Program  |

*Descriptions for Plans below NOT included in this packet.*

| D-SNP options for those on ALTCS        | -> | Aligned ALTCS Plans           |
|-----------------------------------------|----|-------------------------------|
| Banner Medicare Advantage Dual Plan 015 | -> | Banner University Family Care |
| UnitedHealthcare Dual Complete AZ-Y001  | -> | United Healthcare             |

**Developmentally Disabled** - There is a small group of AHCCCS beneficiaries who are "DDD". We rarely encounter these and they require special handling. Please contact a SHIP staff member for assistance.

## Co-payments for all D-SNP Plans

Page 4

|                                           |             |
|-------------------------------------------|-------------|
| <b>Monthly Plan Premium</b>               | \$0         |
| <b>Maximum Out-of-Pocket Limit (MOOP)</b> | \$0         |
| <b>Out-of-Network Services</b>            | NOT COVERED |

### Physician/Provider Services - Copayments

|                                        |     |
|----------------------------------------|-----|
| Primary Care Provider                  | \$0 |
| Specialist                             | \$0 |
| Mental Health / Substance Abuse        | \$0 |
| Opioid Treatment Services              | \$0 |
| PT, OT, Speech Therapy                 | \$0 |
| Chiropractic (limited services)        | \$0 |
| Podiatrist (Medicare-covered services) | \$0 |

### Hospital (Inpatient) Care - Copayments

|                                |                     |     |
|--------------------------------|---------------------|-----|
| Hospital inpatient             | Per Days 1 - 7      | \$0 |
| Hospital inpatient             | Per Days 8 - beyond | \$0 |
| Skilled Nursing Facility (SNF) | Per Days 1 - 20     | \$0 |
| Skilled Nursing Facility (SNF) | Per Days 21 - 100   | \$0 |

### Outpatient Care - Copayments

|                           |     |
|---------------------------|-----|
| Hospital Surgery Center   | \$0 |
| Ambulatory Surgery Center | \$0 |
| Renal Dialysis            | \$0 |

### Emergency/Urgent Care Services - Copayments

|                              |           |
|------------------------------|-----------|
| Emergency Room / Urgent Care | \$0 / \$0 |
| Ambulance per Trip           | \$0       |

### Diagnostic Testing - Copayments

|                             |     |
|-----------------------------|-----|
| Radiology Tests and Imaging | \$0 |
| Diagnostic & Lab Services   | \$0 |

### Diabetes & Durable Medical Equipment (DME) - Copayments

|                                                                    |     |
|--------------------------------------------------------------------|-----|
| Diabetes Monitoring Supplies and Self-Management Training          | \$0 |
| Diabetes therapeutic shoes and inserts                             | \$0 |
| Equipment (e.g. wheelchairs, oxygen) and Prosthetics (e.g. braces) | \$0 |

### Part B Drugs - Copayments

|                                                                     |     |
|---------------------------------------------------------------------|-----|
| Part B Immunizations - Flu, pneumonia, and hepatitis B vaccinations | \$0 |
| Chemotherapy, transplant drugs and facility-based infusions         | \$0 |

### Part D Prescription Drugs - Copayments

|                                                                    |                 |                    |
|--------------------------------------------------------------------|-----------------|--------------------|
| Maximum monthly co-pay for drugs on the plan's formulary (covered) | generic: \$1.55 | brand name: \$4.60 |
|--------------------------------------------------------------------|-----------------|--------------------|

**Additional Benefits (Non-Medicare covered)**

|                                                                       |                   |
|-----------------------------------------------------------------------|-------------------|
| Routine eye exam                                                      | \$0 co-pay        |
| Vision (Exams, lenses, glasses): \$200 allowance per year             | \$0 co-pay        |
| Hearing Aid Appliance: \$3,300 allowance every year                   | \$0 co-pay        |
| Transportation to approved medical locations (36 one-way trips)       | \$0 co-pay        |
| Transportation to approved non-medical locations (36 one-way trips)   | \$0 co-pay        |
| Dental: Preventive and Comprehensive up to \$4,000 allowance per year | \$0 co-pay        |
| Meals after Hospital Stay (up to 14 meals)                            | \$0 co-pay        |
| Food and Produce from participating providers                         | \$60 per quarter  |
| Over-the-Counter allowance on approved health products                | \$200 per quarter |
| 24-hour Nurse Line                                                    | \$0 co-pay        |
| Fitness Program                                                       | \$0 co-pay        |
| Routine chiropractic (6 visits per year)                              | \$0 co-pay        |
| Routine footcare (6 visits per year)                                  | \$0 co-pay        |

**Physician Network**

**\*\* Check with the plan to determine if your physician is in their network.**

**Pharmacies**

**\*\* Check with the plan for the lowest-cost pharmacy.**

**Hospital Networks**

**\*\* Check with the plan to find a hospital in their network.**



**Additional Benefits (Non-Medicare covered)**

|                                                                    |                 |
|--------------------------------------------------------------------|-----------------|
| Routine eye exam (1 each year)                                     | \$0 co-pay      |
| Eyewear (lenses, frames, and contacts \$300 allowance every year)  | \$0 co-pay      |
| Hearing Aid Appliance (\$2,200 allowance, up to 2 aids every year) | \$0 co-pay      |
| Transportation                                                     | not covered     |
| Dental (\$3,500 allowance on preventive and comprehensive)         | \$0 co-pay      |
| Meals after Hospital/SNF Stay - 28 meals                           | \$0 co-pay      |
| Over-the-Counter, groceries & utilities                            | \$189 per month |
| Fitness Program                                                    | \$0 co-pay      |
| Routine chiropractic                                               | not covered     |
| Routine footcare (4 visits every year)                             | \$0 co-pay      |
| Home Support services - Companionship, errands, chores             | not covered     |
| Personal Emergency Response System                                 | not covered     |

**Physician Network**

**\*\* Check with the plan to determine if your physician is in their network.**

**Pharmacies**

**\*\* Check with the plan for the lowest-cost pharmacy.**

**Hospital Networks**

**\*\* Check with the plan to find a hospital in their network.**

**Additional Benefits (Non-Medicare covered)**

|                                                                      |                 |
|----------------------------------------------------------------------|-----------------|
| Routine eye exam (one per year)                                      | \$0 co-pay      |
| Eyewear (lenses, frames, contacts up to \$300 allowance per year)    | \$0 co-pay      |
| Hearing Aid Appliance (\$1,000 allowance per ear per year)           | \$0 co-pay      |
| Transportation to approved locations (24 one-way trips)              | \$0 co-pay      |
| Dental (up to \$4,000 allowance for preventive and comprehensive)    | \$0 co-pay      |
| Meals after Hospital Stay (42 meals per occurrence)                  | \$0 co-pay      |
| Over-the-Counter, groceries, gas, home improvement, rent & utilities | \$120 per month |
| Earn points for completing healthy activities, up to \$75 per year   | \$0 co-pay      |
| 24-hour Nurse Line                                                   | \$0 co-pay      |
| Fitness Program                                                      | \$0 co-pay      |
| Routine chiropractic                                                 | not covered     |
| Routine footcare                                                     | not covered     |

**Physician Network**

**\*\* Check with the plan to determine if your physician is in their network.**

**Pharmacies**

**\*\* Check with the plan for the lowest-cost pharmacy.**

**Hospital Networks**

**\*\* Check with the plan to find a hospital in their network.**

# 2025 Chronic Conditions Medicare Advantage Special Needs Plans (SNP) Graham County

Most current revision 10/15/2024

Included in this packet are Medicare Advantage (MA) Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans available to people with special needs as defined by the health plan. These plans limit membership to people with specific diseases or characteristics and tailor their benefits, provider choices and drug formularies to best meet the needs of the groups they serve. These plans are available for 2025 to Medicare beneficiaries living in Graham County. Use the enclosed information to compare plans, then select the one that best meets your individual needs.

Joining a MA Special Needs Plan (SNP) is allowed at the same times as standard MA plans (Initial Enrollment Period [IEP], Open Enrollment Period [OEP], MA OEP, and Special Enrollment Periods [SEP]). The beneficiary must meet eligibility requirements.

A SEP of particular note allows beneficiaries to apply to a Chronic Condition SNP (C-SNP) any time, if they get a note from their doctor that they are eligible to enroll because they have the condition addressed by the plan. This can be done once during the year and lasts until the beginning of the following year.

A similar SEP allows a beneficiary to enroll in an Institutional Special Needs Plan (I-SNP) if they have lived in, or are expected to live in a facility served by the I-SNP, for at least 90 days.

If you no longer meet the qualifications to participate in the plan, the plan will notify you, and also notify you of a grace period, which varies by plan. After the grace period ends, you have 2 months to select a new plan.

*Ask SHIP or Medicare if you have questions about timing.*

## **State Health Insurance Assistance Program (SHIP)**

**A program of the Southeastern Arizona Governments Organization (SEAGO)**

**1403 AZ-92 Bisbee, AZ 85603**

**800-432-4040**



*This project was supported in part by grant number 15AAAZMSHI, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

# What to Consider When Choosing a Plan

## **Evaluate Your Prescription Costs**

A major consideration in choosing a health plan is whether the medications you take are on the plan's formulary, and what your yearly cost will be. Your cost will vary by health plan and pharmacy. The **Medicare.gov** website ***Find Plans Now*** tool will determine your total cost for each plan including any premium, deductible, and copay for your specific drugs. The SHIP team can help you with this.

**New in 2025**, the maximum amount of copays you will pay for covered prescription drugs in a calendar year is \$2,000. The monthly premium you pay, if any, is not counted toward that \$2,000 maximum.

**Also new in 2025**, each plan will have an optional Prescription Payment Plan (PPP) available. The PPP allows you to spread out your copays for covered prescription drugs throughout the calendar year instead of paying them all at once at the pharmacy. You can opt-in to your plan's PPP either when you enroll in the plan or anytime during the calendar year. You can opt-out of your plan's PPP at any time.

## **Evaluate the Provider Network**

**HMOs** have a network of doctors, hospitals, and other health care providers who have contracted with the plan to provide care to that plan's Medicare beneficiaries. Except for emergency or urgent care, you must generally receive your care from the providers and hospitals in the plan's network. If you get routine health care outside the plan's network, you will have to pay the full cost of care for that visit. A referral from your primary care provider is usually required for specialist care.

**PPOs** have a network of providers and generally have an additional premium to the Part B premium. If you use a network provider, you pay a negotiated price, which is typically lower than that paid by non-members. If you use a provider that is not in the network, you will have coverage, but your copays will be higher than if you use a network provider. Maximum out of pocket amounts are typically calculated separately for in-network and out-of-network providers. You generally do not need to have a primary care provider (PCP), and you can see specialists without a referral. However, it is often a good idea to have a PCP to coordinate your care. They can also help in finding and recommending specialists.

**If you have providers you want to keep**, check with the health plan or doctor's billing office to determine if your providers are contracted with the plan(s) you are considering. Most insurers offer several plans and your provider might not be in all of them. Verify the full name and plan number when checking to ensure the provider is in that plan's network.

## **In summary, consider these questions as you make your decision.**

- How does the total cost of my drugs compare to other plans?
- Are all my drugs included on the plan's formulary?
- Are my doctors in the plan's network?
- What is the maximum out of pocket (MOOP) amount for this plan?
- How do provider and hospital copays compare to other plans?
- How do the additional benefits compare with other plans?

There may be trade-offs when choosing among providers, formularies, and costs (co-pays and premiums) for the best-fit plan. The SHIP team is always happy to assist you with your questions.

For more information about each plan, look for these Documents on the plan's website: the *Summary of Benefits* has an overview and the *Evidence of Coverage* has complete detail. You can also call the plan. The website and phone number for each plan are included in this booklet.

**2025 Graham County Medicare Advantage Chronic Condition HMO Special Needs Plans (C-SNPs)**

| Chronic Condition SNP HMOs<br>Plan Name | Chronic Condition(s) | Monthly Premium (besides the Part B Premium) | Max Out of Pocket (excluding drugs) | Drug Coverage/Deductible* | Copays |            |                  |                      |                          |                   |          |              |
|-----------------------------------------|----------------------|----------------------------------------------|-------------------------------------|---------------------------|--------|------------|------------------|----------------------|--------------------------|-------------------|----------|--------------|
|                                         |                      |                                              |                                     |                           | PCP    | Specialist | ER / Urgent Care | Hospital Copay/ Days | PT, OT or Speech Therapy | Diabetes Supplies | Podiatry | Chiropractic |
| Gold Circle Dialysis (3,4)              | ESRD                 | \$0                                          | \$9,350                             | Y/\$590                   | 20%    | 20%        | \$110/\$45       | \$0/60               | 20%                      | 20%               | 20%      | 20%          |
| Gold Circle Heart & Diabetes (3,4)      | Cardio, CHF, DM      | \$0                                          | \$9,350                             | Y/\$590                   | 20%    | 20%        | \$110/\$45       | \$0/60               | 20%                      | 20%               | 20%      | 20%          |
| Gold Dialysis (3)                       | ESRD                 | \$0                                          | \$2,900                             | Y/\$0                     | \$0    | \$0        | \$120/\$40       | \$175/5              | \$10                     | \$0               | \$0      | \$20         |
| Gold Heart & Diabetes (3)               | Cardio, CHF, DM      | \$0                                          | \$2,500                             | Y/\$0                     | \$0    | \$0        | \$90/\$10        | \$150/5              | \$10-\$15                | \$0               | \$10     | \$10         |

- (3) HMO-POS
- (4) Member pays the Part B deductible.

Cardio=Cardiovascular Disorders  
 CHF=Chronic Heart Failure  
 DM=Diabetes Mellitus  
 ESRD=End Stage Renal Disease

\* The drug deductible may not apply to all your prescriptions.

| Plan Name                              | Plan #      | Star Rating * | Telephone    | Website                                                             |
|----------------------------------------|-------------|---------------|--------------|---------------------------------------------------------------------|
| Gold Circle Dialysis (HMO-POS)         | H4869-012-0 | data          | 888-376-6188 | <a href="https://www.goldkidney.com">https://www.goldkidney.com</a> |
| Gold Circle Heart & Diabetes (HMO-POS) | H4869-010-0 | data          | 888-376-6188 | <a href="https://www.goldkidney.com">https://www.goldkidney.com</a> |
| Gold Dialysis (HMO-POS)                | H4869-013-0 | data          | 888-376-6188 | <a href="https://www.goldkidney.com">https://www.goldkidney.com</a> |
| Gold Heart & Diabetes (HMO-POS)        | H4869-011-0 | data          | 888-376-6188 | <a href="https://www.goldkidney.com">https://www.goldkidney.com</a> |

\* "data" indicates not enough data available

**2025 Graham County Medicare Advantage Chronic Condition PPO Special Needs Plans (C-SNPs)**

| Chronic Condition SNP PPO Plan Name | Chronic Condition(s) | Monthly Premium (besides the Part B premium) | Max Out of Pocket (excluding drugs) (in/out) | Drug Coverage/Deductible* | Copays       |                      |             |                      |                     |                |                                  |                            |                   |                        |
|-------------------------------------|----------------------|----------------------------------------------|----------------------------------------------|---------------------------|--------------|----------------------|-------------|----------------------|---------------------|----------------|----------------------------------|----------------------------|-------------------|------------------------|
|                                     |                      |                                              |                                              |                           |              |                      |             |                      | Hospital Copay/Days |                |                                  |                            |                   |                        |
|                                     |                      |                                              |                                              |                           | PCP (in/out) | Special-ist (in/out) | ER (in/out) | Urgent Care (in/out) | In-network          | Out-of-Network | PT OT or Speech Therapy (in/out) | Diabetes Supplies (in/out) | Podiatry (in/out) | Chiro-practic (in/out) |
| UHC Complete Care Support AZ-1A (4) | Cardio, CHF, DM      | \$12.70                                      | \$9,350/\$14,000                             | Y/\$590                   | \$0/30%      | 20%/30%              | \$110/\$110 | \$45/\$45            | \$1,490/1           | 30%            | 20%/30%                          | \$0/30%                    | \$0/30%           | 20%/30%                |

Cardio=Cardiovascular Disorders  
 CHF=Chronic Heart Failure  
 DM=Diabetes Mellitus

\* The drug deductible may not apply to all your prescriptions.

(4) Member pays the Medicare Part B deductible.

| Plan Name                                   | Plan #      | Star Rating | Telephone    | Website          |
|---------------------------------------------|-------------|-------------|--------------|------------------|
| UHC Complete Care Support AZ-1A (PPO C-SNP) | H2001-036-0 | 4.0         | 800-555-5757 | uhc.com/medicare |



2025

## ARIZONA PRESCRIPTION DRUG PLANS (PDP) - PART D

Joining a prescription drug plan or switching from one to another is only allowed during certain periods. You can enroll in one when you are first eligible for Medicare, during Special Enrollment Periods and during the annual Open Enrollment Period (OEP). Call SHIP at 602-280-1059 if you have questions about timing. Use the enclosed information to compare plans, then select the one that best meets your individual needs.

OEP is every Fall from October 15 through December 7, with changes taking effect on January 1. Be sure to re-evaluate your choices each OEP to ensure your costs are low and your needs are still being met. You can switch from one Part D prescription plan to another during the annual OEP. When you are enrolled in a drug plan, you should receive an Annual Notice of Change (ANOC) just prior to OEP with details about any plan changes for the next year.

### How do I evaluate a Medicare Drug Plan and why should I do this every year during OEP?

Prescription drug plans vary by content and cost. A plan's formulary is the list of medications it covers, broken into tiers reflecting different copayments or level of coverage. In addition, there may be a monthly premium and a deductible. Each year during OEP it is important to review the costs for your drug plan to be sure they will not be significantly higher in the next calendar year. Drug plans change from year to year. Drugs included on the plan's formulary change as new drugs are added and others are removed. In addition, the tier assigned to a drug may change resulting in a change to the copayment.

The Medicare.gov website has a *Find Plans Now* tool that can help you determine your total drug costs. You enter your medications (drug name, dosage, frequency), and it will provide results showing the total cost for your prescription drugs for all Part D Drug Plans. Total cost includes the premium, deductible, and copays. The results will also show which of your drugs are covered by each plan. The SHIP team can help you with the tool or can perform the analysis for you using your input. Check with SHIP to see whether you are eligible for *Extra Help* (also known as *Limited Income Subsidy* or *LIS*), which provides financial assistance for premium and drug costs.

To evaluate whether to select and/or change your drug plan, consider the following:

1. What is the total cost for my drugs, which includes the premium, deductible, copayments, and any drugs not on the formulary?
2. Are all my drugs on the formulary, and does it make a significant difference in the total cost?
3. Are there preferred pharmacies, are they convenient and does it matter? The pharmacy you use may make a significant difference in your total cost.
4. Is there a deductible for this plan? Does it apply to your medications?
5. What is the monthly premium? The plan with the lowest premium might not have the lowest total cost for the drugs you are taking.

The SHIP team is always happy to assist you with your questions.

New in 2025, the maximum amount of copays you will pay for covered prescription drugs in a calendar year is \$2,000. The monthly premium you pay, if any, is not counted toward that \$2,000 maximum.

Also new in 2025, each plan will have an optional Prescription Payment Plan (PPP) available. The PPP allows you to spread out your copays for covered prescription drugs throughout the calendar year instead of paying them all at once at the pharmacy. You can opt-in to your plan's PPP either when you enroll in the plan or anytime during the calendar year. You can opt-out of your plan's PPP at any time.

| PLAN NAME<br>PLAN NUMBER                                | DEDUCTIBLE<br>STAR RATING | COMPANY NAME<br>PHONE NUMBER                                  | MONTHLY<br>PREMIUM | PREFERRED<br>PHARMACIES **                                           |
|---------------------------------------------------------|---------------------------|---------------------------------------------------------------|--------------------|----------------------------------------------------------------------|
| AARP Medicare Rx<br>Preferred from UHC<br>S5921-409 *** | \$0                       | UnitedHealthcare<br>800 753-8004<br>www.aarpmedicareplans.com | \$82.10            | Costco, Fry's, Mail Order,<br>Osco, Safeway<br>Walgreens, Walmart    |
|                                                         | 2.0                       |                                                               | LIS<br>\$52.00     |                                                                      |
| AARP Medicare Rx<br>Saver from UHC<br>S5921-380         | \$590                     | UnitedHealthcare<br>888 867-5564<br>www.aarpmedicareplans.com | \$47.90            | Costco, Fry's, Mail Order,<br>Osco, Safeway,<br>Walgreens, Walmart   |
|                                                         | 2.0                       |                                                               | LIS<br>\$17.80     |                                                                      |
| Aetna Medicare<br>SilverScript Choice<br>S5601-056      | \$590                     | Aetna Medicare<br>833 526-2445<br>www.aetnamedicare.com       | \$44.90            | No Preferred Pharmacies                                              |
|                                                         | 2.5                       |                                                               | LIS<br>\$14.80     |                                                                      |
| Cigna Healthcare<br>Assurance Rx<br>S5617-138           | \$590                     | Cigna Healthcare<br>800 735-1459<br>www.cignamedicare.com     | \$0.00             | Banner, Evernorth,<br>Mail Order, Safeway,<br>Osco, W'greens, W'mart |
|                                                         | 2.5                       |                                                               | LIS<br>\$0.00      |                                                                      |
| Cigna Healthcare<br>Extra Rx<br>S5617-273 ***           | \$175*                    | Cigna Healthcare<br>800 735-1459<br>www.cignamedicare.com     | \$57.90            | Banner, Evernorth,<br>Mail Order, Safeway,<br>Osco, W'greens, W'mart |
|                                                         | 2.5                       |                                                               | LIS<br>\$27.80     |                                                                      |
| Cigna Healthcare<br>Saver Rx<br>S5617-378 ***           | \$590*                    | Cigna Healthcare<br>800 735-1459<br>www.cignamedicare.com     | \$16.40            | Evernorth, Mail Order,<br>Osco, Sam's Club,<br>Walgreens, Walmart    |
|                                                         | 2.5                       |                                                               | LIS<br>\$16.40     |                                                                      |
| Humana<br>Basic Rx Plan<br>S5884-146                    | \$590                     | Humana<br>800 706-0872<br>www.humana.com/medicare             | \$64.40            | Mail Order                                                           |
|                                                         | 3.5                       |                                                               | LIS<br>\$34.30     |                                                                      |
| Humana<br>Premier Rx Plan<br>S5884-174 ***              | \$0                       | Humana<br>800 706-0872<br>www.humana.com/medicare             | \$133.30           | Costco, Mail Order,<br>Sam's Club, Walmart                           |
|                                                         | 3.5                       |                                                               | LIS<br>\$103.20    |                                                                      |
| Humana<br>Value Rx Plan<br>S5884-207                    | \$573*                    | Humana<br>800 706-0872<br>www.humana.com/medicare             | \$27.90            | Costco, Mail Order,<br>Sam's Club, Walmart                           |
|                                                         | 3.5                       |                                                               | LIS<br>\$15.90     |                                                                      |



| PLAN NAME<br>PLAN NUMBER                        | DEDUCTIBLE<br>STAR RATING | COMPANY NAME<br>PHONE NUMBER                                                               | MONTHLY<br>PREMIUM | PREFERRED<br>PHARMACIES **                                     |
|-------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------|
| Wellcare<br>Classic<br>S4802-092                | \$590                     | Wellcare<br>800 270-5320<br><a href="http://www.wellcare.com/pdp">www.wellcare.com/pdp</a> | \$0.80             | Costco, CVS,<br>Fry's, Mail Order, Osco,<br>Safeway, Walgreens |
|                                                 | 3.5                       |                                                                                            | LIS<br>\$0.00      |                                                                |
| Wellcare Medicare Rx<br>Value Plus<br>S4802-231 | \$590*                    | Wellcare<br>800 270-5320<br><a href="http://www.wellcare.com/pdp">www.wellcare.com/pdp</a> | \$102.40           | Costco, CVS,<br>Fry's, Mail Order, Osco,<br>Safeway, Walgreens |
|                                                 | 3.5                       |                                                                                            | LIS<br>\$72.30     |                                                                |
| Wellcare<br>Value Script<br>S4802-134           | \$590*                    | Wellcare<br>800 270-5320<br><a href="http://www.wellcare.com/pdp">www.wellcare.com/pdp</a> | \$0.00             | Costco, CVS,<br>Fry's, Mail Order, Osco,<br>Safeway, Walgreens |
|                                                 | 3.5                       |                                                                                            | LIS<br>\$0.00      |                                                                |

\* Deductible does not apply to all drugs

\*\* Some plans might have additional Preferred pharmacies

\*\*\* Plan also covers one or more drugs that are not covered under Part D

**LIS** – Limited Income Subsidy means getting Extra Help from Social Security to pay for medications.

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