

2024 Medicare Advantage Plans, Whatcom County

Data as of September 5, 2023. Includes 2024 approved contracts/plans.

Notes: Data are subject to change as contracts are finalized. For the most current information, go to www.medicare.gov and click on "Find Health and Drug Plans."

Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Premium	Monthly Premium with Full Extra Help	Annual Drug Deductible	Primary Doctor Visit / Specialist Visit	Inpatient Hospital	Dental (D) Vision (V) Hearing (H)	Contract ID	Plan ID	In Network MOOP Amount
Community Health Plan of WA Medicare Advantage 1-800-944-1247 https://medicare.chpw.org/	Community Health Plan of WA MA Plan 4 (HMO)	Local HMO	\$105.00	\$65.50	\$0.00	\$0/\$40	\$500 Days 1-4	D - V	H5826	009	\$8,850
	Community Health Plan of WA MA Plan 2 (HMO)	Local HMO	\$38.40	\$0.00	\$0.00	\$0 / \$50	\$500 Days 1-4	D	H5826	010	\$8,850
	Community Health Plan of WA Medicare Advantage	Local HMO (Dual-Eligible)	\$40.60	\$0.00	\$545.00	♥	♥	♥	H5826	014	♥
	Community Health Plan of WA MA Plan 1 (HMO)	Local HMO	\$0.00	\$0.00	\$0.00	\$230.00	\$0 / \$50	\$500 Days 1-4	D	016	\$8,850
	Community Health Plan of WA Medicare Advantage	Local HMO (Dual-Eligible)	\$40.60	\$0.00	\$545.00	♥	♥	♥	H5826	017	♥
Humana 1-800-833-2364 www.humana.com/medicare	HumanaChoice H5216-047 (PPO)	Local PPO	\$100.00	\$99.20	\$320.00	\$10 / \$45	\$300 Days 1-5	D - V - H	H5216	047	\$6,700
	HumanaChoice H5216-247 (PPO)	Local PPO	\$0.00	\$0.00	\$125.00	\$0 \$30	\$495 Days 1-4	D - V - H	H5216	247	\$6,500
	Humana USAA Honor (PPO)	Local PPO (No Drug Coverage)	\$0.00	N/A	N/A	\$0 / \$35	\$360 Days 1-5	D - V - H	H5216	301	\$5,000
	Humana USAA Honor (PPO)	Local PPO (No Drug Coverage)	\$0.00	N/A	N/A	\$0 / \$50	\$495 Days 1-4	D - V - H	H5216	315	\$8,850
	Humana Gold Plus H5619-059 (HMO)	Local HMO	\$60.00	\$60.00	\$0.00	\$0 / \$40	\$295 Days 1-7	D - V - H	H5619	059	\$2,900
	Humana Gold Plus H5619-114 (HMO)	Local HMO	\$0.00	\$0.00	\$150.00	\$0 / \$55	\$425 Days 1-6	D - V - H	H5619	114	\$6,350
	Humana Value Plus H5619-134 (HMO)	Local HMO	\$34.00	\$0.00	\$545.00	20% / 20%	\$2080 per stay	D - V - H	H5619	134	\$8,850
	Humana Gold Plus SNP-DE H5619-136 (HMO D-SNP)	Local HMO (Dual-Eligible)	\$35.00	\$0.00	\$545.00	♥	♥	♥	H5619	136	♥

Kaiser Permanente 1-800-598-2296 http://kp.org/medicare	Kaiser Permanente Medicare Advantage Basic (HMO)	Local HMO (No Drug Coverage)	\$76.00	N/A	N/A	\$0 / \$30	\$200 Days 1-3	D - V - H	H5050	001	\$4,200
	Kaiser Permanente Medicare Advantage Harbor (HMO)	Local HMO	\$59.00	\$18.40	\$150.00	\$10 / \$30	\$325 Days 1-5	D - V - H	H5050	017	\$5,800
	Kaiser Permanente Medicare Advantage Anchor (HMO)	Local HMO	\$0.00	\$0.00	\$200.00	\$0-35 / \$0-50	\$390 Days 1-4	D - V - H	H5050	023	\$6,600
Molina Healthcare of Washington, Inc. 1-866-403-8293 www.molinahealthcare.com/medicare	Molina Medicare Complete Care (HMO D-SNP)	Local HMO (Dual-Eligible)	\$33.10	\$0.00	\$545.00	♥	♥	♥	H5823	006	♥
	Molina Medicare Complete Care Select (HMO D-SNP)	Local HMO (Dual-Eligible)	\$33.00	\$0.00	\$545.00	♥	♥	♥	H5823	010	♥
	Molina Medicare Choice Care (HMO)	Local HMO	\$0.00	\$0.00	\$0.00	\$0 / \$40	\$325 Days 1-6	D - V - H	H5823	012	\$6,351
Premera Blue Cross Medicare Advantage 1-888-868-7767 http://premera.com/ma	Premera Blue Cross Medicare Advantage (HMO)	Local HMO	\$0.00	\$0.00	\$160.00	\$5 / \$40	\$450 Days 1-4	D - V - H	H7245	001	\$6,500
	Premera Blue Cross Medicare Advantage Classic (HMO)	Local HMO	\$54.00	\$20.90	\$0.00	\$0 / \$30	\$350 Days 1-4	D - V - H	H7245	002	\$5,000
Regence BlueShield 1-888-369-3171 www.regence.com/medicare	Regence BlueAdvantage HMO Plus (HMO)	Local HMO	\$46.00	\$16.20	\$100.00	\$0 / \$30	\$390 Days 1-4	D - V - H	H1997	002	\$6,100
	Regence Valiance (HMO)	Local HMO (No Drug Coverage)	\$82.00	N/A	N/A	\$0 / \$40	\$390 Days 1-4	D - V - H	H1997	008	\$5,900
	Regence BlueAdvantage HMO (HMO)	Local HMO	\$0.00	\$0.00	\$250.00	\$0 / \$30	\$390 Days 1-5	D - V - H	H1997	012	\$6,300
	Regence Valiance (PPO)	Local PPO (No Drug Coverage)	\$0.00	N/A	N/A	\$5 / \$40	\$390 Days 1-5	D - V - H	H5009	001	\$6,200
	Regence MedAdvantage + Rx Core (PPO)	Local PPO	\$0.00	\$0.00	\$375.00	\$5 / \$35	\$455 Days 1-5	D - V - H	H5009	010	\$7,200
	Regence MedAdvantage + Rx Primary PPO (PPO)	Local PPO	\$42.00	\$22.60	\$300.00	\$10 / \$35	\$425 Days 1-5	D - V - H	H5009	011	\$6,900

UnitedHealthcare (AARP) 1-800-555-5757 www.aarpmedicareplans.com	AARP Medicare Advantage from UHC WA-0003 (PPO)	Local PPO	\$25.00	\$0.00	\$0.00	\$0 / \$45	\$390 Days 1-5	D - V - H	H1278	030	\$6,300
	AARP Medicare Advantage Patriot No Rx WA-MA01 (PPO)	Local PPO (No Drug Coverage)	\$0.00	N/A	N/A	\$0 / \$40	\$495 Days 1-5	D - V - H	H1278	031	\$5,500
	AARP Medicare Advantage from UHC WA-0005 (HMO-POS)	Local HMO	\$42.00	\$13.40	\$0.00	\$0 / \$30	\$475 Days 1-5	D - V - H	H3805	015	\$5,500
	AARP Medicare Advantage from UHC WA-0006 (HMO-POS)	Local HMO	\$0.00	\$0.00	\$0.00	\$0 / \$45	\$390 Days 1-5	D - V - H	H3805	017	\$6,300
	AARP Medicare Advantage from UHC WA-0010 (HMO-POS)	Local HMO	\$84.00	\$43.40	\$0.00	\$0 / \$25	\$350 Days 1-7	D - V - H	H3805	037	\$4,200
UnitedHealthcare 1-888-834-3721 www.uhcmedicareolutions.com	UHC Dual Complete WA-D001 (PPO D-SNP)	Local PPO (Dual-Eligible)	\$40.60	\$0.00	\$545.00	♥	♥	♥	H0271	044	♥
	UHC Care Advantage WA-E001 (PPO I-SNP)	Local PPO (Institutional)	\$40.60	\$0.00	\$0.00	♥	♥	♥	H0710	030	♥
	UHC Nursing Home Plan WA-F001 (PPO I-SNP)	Local PPO (Institutional)	\$29.90	\$0.00	\$545.00	♥	♥	♥	H0710	031	♥
	UHC Dual Complete WA-D002 (HMO-POS D-SNP)	Local HMO (Dual-Eligible)	\$40.60	\$0.00	\$545.00	♥	♥	♥	H5008	002	♥
	UHC Dual Complete WA-V001 (HMO-POS D-SNP)	Local HMO (Dual-Eligible)	\$40.60	\$0.00	\$545.00	♥	♥	♥	H5008	015	♥

Additional Information

This list is intended as an overview of Medicare Advantage plans available by county. There are many factors to consider before you enroll in a plan. For detailed information about plan benefits and costs, contact the plan. Plans can offer extra benefits. Most Medicare Advantage plans offer coverage for things that aren't covered by Original Medicare, like vision, hearing, dental and wellness programs (like gym memberships). Plans can now also cover more extra benefits than they have in the past, including services like transportation to doctor visits, over-the-counter drugs, adult day-care services, and other health-related services that promote your health and wellness. Check with the plan to see what benefits are offered and if you qualify.

Need help? For consumer tips before you buy a Medicare Advantage plan, call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA counselor in your area.

Types of Medicare health plans

- **Local HMO:** A Health Maintenance Organization available in certain counties only. You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network (except emergency care, or out-of-area urgent care).
- **Local PPO:** A Preferred Provider Organization available in certain counties only. In most PPOs, you pay less if you use doctors or hospitals, and other providers that belong to the network. For an added cost, you can use out-of-network doctors, hospitals, and other providers.
- **SNP:** A Special Needs Plan (SNP) provides benefits and services to people with specific diseases, certain health care needs, or limited incomes.
 - **Dual Eligible:** Has both Medicare and Medicaid
- **PACE:** Programs of All-inclusive Care for the Elderly (PACE) PACE is a Medicare and Medicaid program that allows people who otherwise need a nursing home-level of care to remain in the community.

Key to other column headings

- **Monthly premium:** Cost you pay monthly to enroll in the plan.
 - **Monthly premium with full Extra Help:** People with low income who get Extra Help for their drug costs may have a reduced monthly cost to enroll in the plan.
 - **Annual drug deductible:** The maximum amount you must pay for prescriptions before your plan starts to cover them.
 - **In Network Office Visit/Specialist Visit:** Your cost for primary care visit/specialist visit to an in-network provider.
 - **Hospital co-pays:** Your costs if admitted to the hospital
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- **Popular benefits offered:** D= Dental; V= Vision; H= Hearing; W= Wellness/Fitness NOTE- Benefits and costs may vary! Check with plan.
 - **Contract ID & Plan ID:** Some plan names are very similar. The Contract and Plan ID identify the specific plan.
 - **In Network MOOP Amount:** Maximum Out-of-Pocket limit. Medicare Advantage Plans have a yearly limit on what **you** pay out-of-pocket for
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- ♥ **Special Needs Plan** – Contact the plan to learn more about costs.