

### Cleveland Clinic Mercy Hospital

Questions? Call Terri Gursky at 330-489-1215

### Valuable information to help you make the right choice for your Medicare Plan.

**Healthcare now offers a VALUE BASED HEALTH DESIGN**. This is a full person health approach that results in additional benefits for people choosing a Medicare Advantage Plan, including: vision, dental, hearing, transportation, wellness dollars, meals, plans for veterans, insulin cost reduction, pest control, and more.

### **Stark County Fast Facts:**

- 64 Medicare Advantage Plans with Drug Coverage
- 76 Medicare Advantage Plans (offered by 13 companies)
- Plans without drug coverage, special needs plans, zero-dollar premium plans (2 of which are savings plans)
- 42 HMOs (stay in a network), 21 PPOs (deductibles apply to go out of network), 1 PFFS, \*2MSAs
- Savings Plans

\***MSA** (Medicare Savings Plans ): These are high-deductible plans that deposit money into a savings account that you can use to pay health care costs before you meet the deductible. You can see any doctor or provider. Once you've used the amount of money in the account, you'll pay all costs until you meet the deductible. These plans don't include drug coverage, but you can also join a separate Drug Plan.

#### Lasso Healthcare Growth (MSA)

- Health deductible \$5,000 annual deductible
- \$2,000 yearly deposit from the plan
- \$3,000 your responsibility

#### Lasso Healthcare Growth Plus (MSA)

- Health deductible \$8,000
- \$3,000 yearly deposit from the plan
- \$5,000 your responsibility
- Select a plan between October 15<sup>th</sup> and Dec 7<sup>th</sup> and it will begin January 1<sup>st</sup>.
- If you have a Medicare Advantage Plan, you can switch (one time only) to any Medicare Advantage Plan or return to the original Medicare and Part D between January 1<sup>st</sup> and March 31<sup>st</sup>. The new plan will begin the first day of the following month.

# Medicare Options

2022 Medicare Advantage Plans for Stark County

Plan Name	Туре	Monthly Consolidated Premium (includes Part C & D)	Health Deductible/ Drug Deductible	Physician Co-pay (Primary / Specialist)	Hospital Stay Co-pay (Per Day)	Urgent Care/ED	In- / Out-of-Network Max Out of Pocket
Aetna Plans - 7							
Medicare Premier Plus 1	Reginal PPO	\$217	\$250/\$0	\$5 / \$20	\$200 (Day 1-5)	\$25/\$90	\$4,900 / \$11,300
Medicare Premier Plus 2	Regional PPO	\$179	\$250/\$260	\$0 / \$35	\$350 (Day 1-5)	\$45/\$90	\$5,100 / \$11,300
Medicare Premier 2	PPO	\$118	\$1,500/\$0	\$5 / \$35	\$285 (Day 1-6)	\$50/\$90	\$4,800 / \$11,300
Medicare Premier 1	PPO	\$149	\$1,000/\$150	\$10 / \$35	\$220 (Day 1-6)	\$45/\$90	\$5,500 / \$11,300
Medicare Premier	HMO-POS	\$0	\$0/\$0	\$0/\$35	\$300 (Day 1-5)	\$45/\$90	\$4,500
Medicare Value Plan	HMO-POS	\$0	\$0/\$150	\$5 / \$35	\$400 (Day 1-4)	\$45/\$90	\$7,550
Medicare Value Plan	PPO	\$0	\$750/\$150	\$5 / \$40	\$385 (Day 1-5)	\$45/\$90	\$5,300 / \$11,300
Anthem Plans -7							
MediBlue Access	PPO	\$56	\$1,000/\$0	\$0 / \$40	\$275 (Day 1-6)	\$35/\$90	\$5,500 / \$10,000
MediBlue Access Basic	Regional PPO	\$83	\$1,000/\$200	\$10 / \$40	\$295 (Day 1-7)	\$35/\$90	\$6,000 / \$10,000
MediBlue Access Plus	PPO	\$89	\$1,000/\$40	\$0 / \$30	\$270 (Day 1-8)	\$25/\$90	\$4,300 / \$10,000
MediBlue Plus	НМО	\$55	\$0/\$0	\$0 / \$35	\$285 (Day 1-6)	\$30/\$90	\$4,100
MediBlue Extra	НМО	\$22	\$0/\$480	\$0 / \$40	\$310 (Day 1-7)	\$35/\$90	\$7,550
MediBlue Prefered	HMO	\$0	\$0/\$0	\$0 / \$35			\$3,800
MediBlue Prefered Plus	НМО	\$19	\$0/\$0	\$0 / \$35	\$350 (Day 1-5)	\$30/\$90	\$3,650



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# Medicare Options Plan Comparison

2022 Medicare Advantage Plans for Stark County

Plan Name	Туре	Monthly Consolidated Premium (includes Part C & D)	Health Deductible/ Drug Deductible	Physician Co-pay (Primary / Specialist)	Hospital Stay Co-pay (Per Day)	Urgent Care/ED	In- / Out-of-Network Max Out of Pocket
Wellcare by Allwell - 6						-	
No Premium	НМО	\$0	\$0/\$75	\$0 / \$25	\$275 (Day 1-6)	\$55/\$120	\$3,450
Give Back	НМО	\$0	\$0/\$480	\$0 / 20%	\$1,350/Stay	\$65/\$90	\$5,500
No Premium Medicare	НМО	\$0	\$0/\$75	\$0 / \$35	\$295 (Day 1-7)	\$55/\$120	\$3,450
Give Back Boost	HMO	\$0	\$0/\$75	\$5 / \$40	\$450 (Day 1-4	\$45/\$90	\$7,550
Assist	HMO	\$16.80	\$0/\$480	\$0/\$35	\$295 (Day 1-7)	\$55/\$90	\$4,700
Assist Complement	НМО	\$17.60	\$0/\$480	\$0 / \$35	\$275 (Day 1-7)	\$55/\$120	\$3,450
PrimeTime Health Plan- 3							
Aultimate	HMO-POS	\$0	\$0/\$200	\$5 / \$40	\$310 (Day 1-6)	\$65/\$90	\$4,500
Classic	HMO-POS	\$39					\$4,200
Plus	HMO-POS	\$89	\$0/\$100	\$0 / \$30			\$3,900
Molina							
Medicare Choice Care	HMO	\$0	\$0/\$125	\$0 / \$30	\$295 (Day 1-6)	\$25/\$90	\$7,550
Wellcare - 3							 
No premium Essential	HMO-POS	\$0	\$0	\$0/\$35	\$300 (Day 1-7)	\$0/\$120	\$3,450
Dividend Giveback	НМО	\$0	\$445	20%	\$1,350/stay	\$65/\$120	\$3,450
No Premium Open	PPO	\$0	\$0/\$160	\$0 / \$40	\$375 (Day 1-5)	\$40/\$90	\$3,450



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Humana - 11							
Cleveland Clinic Preferred	HMO	\$0	\$0/\$0	\$0 / \$25	\$350 (Day 1-5)	\$25/\$90	\$3,900
Gold Plus H6622-014	HMO	\$0	\$0/\$0	\$0 / \$35	\$295 (Day 1-7)	\$35/\$90	\$4,000
Choice H5525-042	PPO	\$0	\$0/\$250	\$20/\$50	\$490 (Day 1-4)	\$50/\$90	\$7,550
Choice H5216-106	PPO	\$15	\$0/\$0	\$5/\$40	\$360 (Day 1-5)	\$40/\$90	\$3,900 / \$5,100
Gold Plus H6622-070	HMO	\$21	\$0/\$0	\$0/\$30	\$295 (Day 1-7)	\$30/\$90	\$3,950
Gold Choice H8145-032	PFFS	\$83	\$0/\$225	\$20 / \$50	\$390 (Day 1-5)	\$50/\$90	\$6,700
Choice H5216-051	PPO	\$44	\$0/\$0	\$15 / \$45	\$350 (Day 1-5)	\$45/\$90	\$6,300 / \$10,000
Choice R5495-002	Regional PPO	\$114		\$10 / \$50	\$390 (Day 1-5)	\$50/\$90	\$6,700 / \$10,000
Choice H5525-030*	PPO	\$151	\$225/\$100		\$295 (Day 1-7)	\$30/\$90	\$3,400
Gold Plus H6622-019*	HMO	\$91	\$100/\$125	\$0 / \$20	\$295 (Day 1-7)	\$20/\$90	\$3,900
Choice H5216-285*	PPO	\$0	\$0/\$200	\$0 / \$45	\$375 (Day 1-5)	\$45/\$90	\$5,300/\$10,000
Medical Mutual - 9							
Advantage Choice	НМО	\$40	\$0/\$55	\$0 / \$40	\$375 (Day 1-5)	\$40/\$90	\$4,300
Advantage Classic	НМО	\$0	\$0/\$95	\$5 / \$35	\$335 (Day 1-6)	\$35/\$90	\$4,800
Advantage Preferred	PPO	\$80	\$1,750/\$55	\$5 / \$40	\$375 (Day 1-5)	\$40/\$90	\$5,700 / \$11,300
Advantage Premium	PPO	\$134	\$1,250/\$55	\$0 / \$30	\$375 (Day 1-6)	\$30/\$120	\$3,450 / \$5,150
Advantage Select	РРО	\$44	\$2,000/\$95	\$10 / \$40	\$375 (Day 1-5)	\$40/\$90	\$5,900 / \$11,300
Advantage Plus*	НМО	\$97	\$0/\$55	\$0 / \$25	\$375 (Day 1-6)	\$25/\$120	\$3,450
Advantage Secure	НМО	\$22	\$0/\$95	\$0 / \$20	\$295 (Day 1-6)	\$20/\$90	\$3,500
Advantage Signature	НМО	\$0	\$0/\$0	<b>\$</b> 0 / \$0	\$335 (Day 1-6)	\$25/\$90	\$3,900
Advantage Access	РРО	\$0	\$2,000/\$0	\$5 / \$40	\$375 (Day 1-5)	\$40/\$90	\$5,400 / \$11,300



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SummaCare -5		a Dj	Deddetible	Specialisty	Cuyy	care/LD	
Emerald	HMO-POS	\$180	\$0/\$0	\$0 / \$20	\$205 (Day 1-5)	\$40/\$90	\$3,400
Ruby	HMO	\$43	\$0/\$0	\$0 / \$40	\$280 (Day 1-6)		\$3,700
Тораz	HMO	\$0	\$0/\$150	\$0 / \$40	\$315 (Day 1-6)	\$45/\$90	\$3,900
Sapphire	HMO-POS	\$76	\$0/\$0	\$0 / \$35	\$240 (Day 1-6)	\$40/\$90	\$3,600
Garnet	HMO	\$29	\$0/\$0	\$0 / \$40	\$306 (Day 1-6)	\$45/\$90	\$3,800
The Health Plan - 2							
SecureCare - Option II	HMO	\$0	\$0/\$100	\$5 / \$45	\$265 (Day 1-5)	\$45/\$90	\$3,900
SecureChoice - Option II	PPO	\$100	\$1,500/\$100	\$5 / \$45	\$250 (Day 1-5)	\$45/\$90	\$6,700 / \$10,000
United Health AARP - 5							
MedicareAdvantage Plan 1	HMO	\$19	\$0/\$0	\$0 / \$35	\$295 (Day 1-4)	\$40/\$90	\$4,200
MedicareAdvantage Plan 3	HMO	\$111	\$0/\$0	\$5 / \$25	\$225 (Day 1-4)	\$40/\$90	\$3,400
MedicareAdvantage Plan 7	HMO	\$0	\$0/\$175	\$5 / \$40	\$325 (Day 1-5)	\$40/\$90	\$4,500
Medicare Advantage Walgreen	PPO	\$0	\$0/\$225	\$0/\$45	<u>\$375 (DAY1-5)</u>	\$40/\$90	\$5,100/\$10,000
Medicare Advantage Plan 8	HMO	\$25	\$0/\$0	\$5/\$35	\$295 (DAY1-5)	\$40/\$90	\$3,900
Caresource - 2							
Advantage Zero Premium	НМО	\$0	\$0/\$150	\$10/\$50	\$380 (DAY1-5)	\$45/\$90	\$7,550
Advantage	HMO	\$25	\$0/\$75	\$0/\$35	\$285 (DAY1-7)	\$35/\$90	\$5,600
Devoted - 3							
Health Core	HMO	\$0	\$0	\$0/\$30	\$310 (DAY1-7)	\$35/\$90	\$4,200
Health Saver	HMO	\$0	\$0/\$200	\$0/\$40	\$450 (DAY1-4)	\$50/\$90	\$5,900
Health Prime	HMO	\$31	\$0/\$0	\$0/\$25	\$275 (DAY1-7)	\$25/\$90	\$4,100



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