

'Medicare Advantage' offers more choices

By KRIS HUNDLEY
Times Staff Writer

For Medicare beneficiaries willing to play the managed care game, life has never been sweeter. Or offered so many options. Next year, more than a dozen Medicare HMOs, now known as Medicare Advantage plans, will be available in the Tampa Bay area. Nearly all will include the more generous drug coverage being introduced by Medicare in 2006.

For people who like a little more control over their choice of doctors and hospitals, there will also be a wider selection of Medicare PPO plans than in the past. A couple of these plans, which allow members to use medical providers outside the network with a higher copay, will even be available in Citrus County, which is still lacking a Medicare HMO alternative.

One important thing to remember: People who enroll in a Medicare Advantage or PPO plan *should not* enroll in a stand-alone drug plan.

Medicare Advantage benefits vary widely, depending upon the sponsor, the member's



MEDICARE PART D

A special report on new drug coverage.

county and the specific plan. Only a couple of the Medicare Advantage plans charge a monthly premium; the rest are free. Several even give members a full or partial rebate on their Medicare Part B payment of \$88.50.

Most plans let seniors and those who are disabled see their primary care doctor with no copay and offer a free annual physical. Copays for hospital stays can range from zero to \$200 a day, depending on the plan. And figuring out the best drug coverage will require patience, a list of prescriptions and a call to 1-800-633-4227.

(Companies that are offering Medicare Advantage programs with no drug benefit said they are responding to seniors who want no part of the voluntary new program, even understanding they will have to pay a penalty if they sign up for the benefit after the initial enrollment period.)

Seniors who are currently enrolled in a Medicare Advantage program have the option of remaining in the same plan. They will be receiving a letter from the plan sponsor, comparing next year's benefits with 2005. If they are satisfied with the coverage, they can opt to stay with the same plan without doing a thing. Those who want to change plans can do so after Nov. 14.

MEDICARE ADVANTAGE PLANS, 2006

(Phone numbers listed are toll-free.)

AETNA GOLDEN MEDICARE BASIC

County: Pinellas
Premium: 0
Doctor copay: \$25 for primary, \$35 specialist
Drug copay: no drug coverage
Hospital copay: \$200 a day for first seven days
Maximum out-of-pocket: 0
Contact: 1-800-529-5586

AETNA GOLDEN MEDICARE STANDARD

County: Pinellas
Premium: \$70
Doctor copay: \$20 for primary, \$35 specialist
Drug copay: \$250 deductible, then \$5 generic, \$25 brand up to \$2,250 total drug costs; no coverage in gap until out-of-pocket costs total \$3,600, then \$2 generic, \$5 brand
Hospital copay: \$100 a day for first seven days
Maximum out-of-pocket: 0
Contact: 1-800-529-5586

CAREONE PLAN

Counties: Hillsborough, Pinellas
Premium: 0
Doctor copay: 0 for primary; \$20 specialist
Drug copay: 0 for generics; \$40 preferred brands; \$75 nonpreferred brands
Percent of drugs covered by formulary: 97
Hospital copay: \$100 a day for first five days in Hillsborough; \$75 a day for first five days in Pinellas
Maximum out-of-pocket: 0
Contact: 1-800-531-9030

CAREFREE

Counties: Hillsborough, Pinellas
Premium: 0, also refunds \$40 per month of Part B charge to member
Doctor copay: 0 for primary; \$10 specialist
Drug copay: no drug coverage
Hospital copay: \$200 a day for first seven days
Maximum out-of-pocket: 0
Contact: 1-800-531-9030

CAREXTRA

Counties: Hillsborough, Pinellas
Premium: 0
Doctor copay: 0 for primary; 0 for specialist
Drug copay: no drug coverage
Hospital copay: \$50 a day for first seven days
Maximum out-of-pocket: 0
Contact: 1-800-531-9030

CITRUSCARE

Counties: Hillsborough, Pasco, Pinellas
Premium: 0
Doctor copay: 0 for primary, \$25 specialist
Drug copay: \$0 generic, \$20 brands, \$40 preferred brand
Percent of drugs covered by formulary: 96
Hospital copay: \$125 a day for first five days
Maximum out-of-pocket: \$1,900 a year
Contact: 1-866-769-1157

HUMANA MEDICARE ADVANTAGE*

Counties: Hernando, Hillsborough, Pasco, Pinellas
Premium: 0
Doctor copay: 0 for primary; \$10-\$25 specialist
Drug copay: for first \$2,250 in drug expenses, copay is 0 for generics and brands, \$30 for nonpreferred brands; 25 percent of specialty drugs; after out-of-pocket drug costs of \$3,600, members pay \$2 for generics and brands; \$5 for nonpreferred brands; 5 percent for specialty
Percent of drugs covered by formulary: 97
Hospital copay: \$50 a day for first five days; \$200 a day for days five-seven
Maximum out-of-pocket: 0 to \$2,900
Contact: 1-800-611-2561

MEDICARE MASTERPIECE

Counties: Hernando, Hillsborough, Pasco, Pinellas
Premium: 0, plus refunds to member Part B Medicare deduction of \$88.50
Doctor copay: 0 for primary; \$10 specialist in Hernando; \$15

specialist elsewhere

Drug copay: 0 for generics and formulary brands up to \$1,850 a year limit; \$15 for nonpreferred brands

Percent of drugs covered by formulary: 96

Hospital stay: \$250 a day for first seven days in Hernando; \$200 a day elsewhere

Maximum out-of-pocket: \$1,700 in Hernando, \$2,450 in Hillsborough; \$2,400 in Pasco, Pinellas

Contact: 1-866-690-4842

MEDICARE MASTERPIECE PREMIER

County: Hernando
Premium: 0
Doctor copay: 0 for primary; \$5 specialist
Drug copay: 0 for generics and formulary brands up to \$1,900 a year; \$15 nonpreferred brands
Percent of drugs covered by formulary: 80
Hospital copay: \$100 a day for first 11 days
Maximum out-of-pocket: \$1,700
Contact: 1-866-690-4842

MEDICARE MASTERPIECE ULTRA

Counties: Hernando, Hillsborough, Pasco, Pinellas
Premium: \$59 in Hernando, \$99 in Hillsborough, Pasco, Pinellas
Doctor copay: 0 for primary, \$5 specialist in Hernando; \$10 elsewhere
Drug copay: 0 for generics and formulary brands up to \$1,850 a year; \$15 nonpreferred brands
Percent of drugs covered by formulary: 97
Hospital copay: \$50 a day for first five days in Hernando; \$100 a day for first five days elsewhere
Maximum out-of-pocket: \$1,700 in Hernando; \$2,400 in Pasco, Pinellas; \$2,450 Hillsborough
Contact: 1-866-690-4842

MEDICARE MASTERPIECE PLUS

Counties: Hernando, Hillsborough, Pasco, Pinellas
Premium: 0, plus refunds \$50 of Part B premium

Doctor copay: 0 for primary; \$10 specialist

Drug copay: \$5 generics, \$20 brand; \$35 nonpreferred brand; \$1,900 limit

Percent of drugs covered by formulary: 80

Hospital copay: \$300 a day for first seven days

Maximum out-of-pocket: 0
Contact: 1-866-690-4842

UNITED HEALTHCARE MEDICARE COMPLETE**

Counties: Hernando, Hillsborough, Pasco, Pinellas
Premium: 0
Doctor copay: \$10 for primary, \$20 specialist
Drug copay: \$3 generics, \$28 for formulary brands, \$58 for nonformulary; 25 percent copay for specialty drugs
Percent of drugs covered by formulary: 100
Hospital copay: \$250 a day in Hillsborough and Pinellas, \$295 a day in Pasco, Hernando
Maximum out-of-pocket: \$3,600
Contact: 1-800-973-6467

WELLCARE CHOICE***

Counties: Hernando, Hillsborough, Pasco
Premium: 0
Doctor copay: 0 for primary in Hernando, Pinellas; \$5 elsewhere; 0-\$30 for specialists
Drug copay: 0 for generic; \$25-\$40 formulary brands; \$50-\$95 nonformulary brands; generics
Covered in coverage gap percent of drugs covered by formulary: 85
Hospital copay: 0 in Hernando; \$50 for first five days in Pinellas; \$100 for first five days in Hillsborough and Pasco
Maximum out-of-pocket: not available in Hernando; \$3,000 elsewhere
Contact: 1-888-888-9355

WELLCARE VALUE

Counties: Hillsborough, Pasco, Pinellas
Premium: 0

Doctor copay: 0 for primary; 0 for specialist in Pinellas; \$20 elsewhere

Drug copay: 0 for generic; \$45 formulary brand; \$100 nonformulary brand; generics covered in coverage gap in Pinellas only

Percent of drugs covered by formulary: 85

Hospital copay: 0

Maximum out-of-pocket: not available in Pinellas; \$1,500 elsewhere

Contact: 1-888-888-9355

MEDICARE PPOS

Aetna Golden Choice Standard

County: Pinellas
Monthly premium: \$70
Contact: 1-800-529-5586

BluePreferred

Counties: Hillsborough, Pinellas
Monthly premium: \$108
Contact: 1-800-876-2227

Universal Freedom (2 plans)

Counties: Hernando, Hillsborough, Pasco, Pinellas
Monthly premium: 0 for basic plan, \$59 for enhanced
Contact: not available at press time

HUMANA PPO

Counties: statewide
Monthly premium: 0 with no drug coverage; \$20 with 4-tier drug benefit
Contact: 1-800-611-2561

UNITED HEALTHCARE'S MEDICARE COMPLETE CHOICE RX****

Counties: statewide
Monthly premium: 0
Contact: 1-800-973-6467

* Humana also offers a Medicare Advantage plan with no drug coverage.

** United HealthCare also offers a special needs HMO and a plan with no drug coverage.

*** WellCare also offers two Medicare Advantage plans for people who qualify under special low-income guidelines.

**** This PPO also available without drug benefit.