

# 2018

## Medicare Advantage Plan Comparison Chart for Alameda County Special Needs Plans (SNP)

**Special Needs Plans (SNPs) are a type of Medicare Advantage Plan that is open only to certain groups.** These plans provide all Medicare Part A and Part B health care and Part D prescription drugs to people who can benefit the most from services like special care for chronic illnesses, care management of multiple diseases, and focused care coordination. SNPs contract with Medicare and receive a monthly payment from Medicare for each member they enroll.

SNPs limit membership to those eligible for both Medicare and Medi-Cal, to people in certain institutions (such as nursing homes) or to people with chronic or disabling conditions. Like HMOs, these plans require that members use the contracted network of doctors and hospitals and get referrals to see specialists. Only urgent or emergency care outside the contracting network is generally covered.

**In Alameda County in 2018, there is one Special Needs Plan and the company offering it is Kaiser Permanente.** The Kaiser Senior Advantage Medicare Medi-Cal plan is offered throughout Alameda County.

**This plan is for people who have both Medicare and full Medi-Cal (dually eligible).** People with Medicare and full Medi-Cal have an ongoing special enrollment period. That means they can enroll, disenroll, or change plans in any month of the year.

**Special Needs Plans must include prescription drug coverage.** Members cannot also have a separate Part D drug plan. Review the formularies of the plan you are considering (the list of covered drugs), and identify whether the plan will cover the drugs you need and whether any special approvals may be required before you can obtain the prescribed drugs. Participants in Special Needs Plans who are Medi-Cal beneficiaries have the right to use other Medi-Cal providers for Medi-Cal services not covered by their plan.

### **HICAP (Health Insurance Counseling and Advocacy Program)**

HICAP volunteer Counselors are available to help compare health plans in an objective and unbiased manner. They can help consumers compare the advantages and disadvantages of joining a Medicare Advantage Plan. In addition, HICAP Counselors have information on Medicare coverage and rights, Medicare Supplemental Insurance (Medigaps) and other health care options.

In Alameda County, HICAP is a program of Legal Assistance for Seniors and is contracted by the Alameda County Adult and Aging Services (AAA). Services are free of charge. Call the number below for an appointment. This chart is also available at [www.lashicap.org/hicap](http://www.lashicap.org/hicap).

Information provided by the  
Health Insurance Counseling and Advocacy Program (HICAP)  
of Legal Assistance for Seniors  
(510) 839-0393

HICAP Statewide: 1-800-434-0222

**2018 MEDICARE SNP COMPARISON CHART FOR ALAMEDA COUNTY**

<p><i>Please contact the plan for more information or call 1-800-Medicare.</i></p>	<p align="center"><b>Kaiser Permanente</b>  <b>1-800-777-1238 (Sales &amp; Marketing)</b>  <b>1-800-443-0815 (Member Services)</b>  <a href="http://www.kp.org/medicare">www.kp.org/medicare</a></p>
<p><b>Plan Name</b></p>	<p align="center"><b>Senior Advantage Medicare Medi-Cal Plan</b>  <b>H0524-030-0</b></p>
<p><b>Star Rating</b></p>	<p align="center">★★★★★</p>
<p><b>Eligibility</b></p>	<p align="center"><b>For Those With Medicare and Full Medi-Cal (see notes)</b></p>
<p><b>Annual OOP Max</b></p>	<p align="center">N/A</p>
<p><b>Monthly Premium</b></p>	<p align="center"><b>\$0</b></p>
<p><b>Doctor Visit Co-Payments</b></p>	<p align="center">\$0 for Primary Care Physician          \$0 for Specialist</p>
<p><b>Inpatient Hospital Co-Payments</b></p>	<p align="center">\$0 per day          Unlimited days each benefit period</p>
<p><b>Inpatient Mental Health Co-payments</b></p>	<p align="center">\$0 per day          190 lifetime days</p>
<p><b>Outpatient Surgery Co-payments</b></p>	<p align="center">\$0 per procedure</p>
<p><b>Skilled Nursing Care Co-Payments</b></p>	<p align="center">\$0 per day          100 days per benefit period          No prior hospital stay required</p>
<p><b>Ambulance</b></p>	<p align="center">\$0 co-pay per trip</p>
<p><b>Emergency &amp; Urgent Care Co-payments</b></p>	<p align="center">\$0 per visit;          Worldwide emergency coverage</p>
<p><b>Lab Tests, Procedures, and Radiation Therapy</b></p>	<p align="center">\$0 co-pay per service</p>
<p><b>Renal Dialysis</b></p>	<p align="center">\$0 co-pay per service</p>
<p><b>Outpatient Mental Health Visits</b></p>	<p align="center">\$0 co-pay per individual or group therapy session</p>
<p><b>Eyewear (Eyeglasses or Contact Lenses)</b></p>	<p align="center">\$0 co-pay for eyewear after cataract surgery (Medicare coverage);          \$300 allowance for 1 pair per year</p>
<p><b>Eye Exams</b></p>	<p align="center">\$0 co-pay per Medicare-covered exam          \$0 co-pay for 1 routine annual exam</p>
<p><b>Hearing Aids</b></p>	<p align="center">Not Covered</p>
<p><b>Hearing Exams</b></p>	<p align="center">\$0 co-pay per Medicare-covered exam          \$0 co-pay for 1 annual routine exam</p>
<p><b>Dental</b></p>	<p align="center">\$0 co-pay for Medicare-covered dental benefits;          \$0 co-pay for 1 oral exam, 1 x-ray, and 2 cleanings every 6 months;          other diagnostic, preventive and restorative services covered at no charge          DeltaCare USA network</p>
<p><b>Chiropractic</b></p>	<p align="center">\$0 co-pay per Medicare covered visit</p>
<p><b>Podiatry</b></p>	<p align="center">\$0 co-pay per Medicare covered visit;          \$0 co-pay for routine foot care for certain medical conditions affecting the lower limbs</p>
<p><b>Prescription Drugs (Outpatient)</b></p>	<p align="center">Depending on your income, you pay the following:  <b>Generic: \$0, \$1.20 or \$3.35</b>  <b>All Other Drugs: \$0, \$3.70 or \$8.35</b>          After annual drug costs          (paid by you, the plan, and by Extra Help from Medicare)          reach <b>\$5,000</b>, you pay <b>\$0</b> co-pay.</p>
<p><b>Other Benefits/Options</b></p>	<p><b>Health and Wellness:</b> Nurse Advice Hotline; nutritional training and smoking cessation classes  <b>Acupuncture:</b> \$0 co-pay/visit with prior authorization</p>
<p><b>Notes</b></p>	<p>Only those with full Medi-Cal benefits (no Share of Cost) may join this plan. Members who lose full Medi-Cal benefits and do not regain them within 120 days will be disenrolled.</p> <p><b>Medical Groups:</b> Kaiser Permanente  <b>Hospitals:</b> Kaiser Oakland, San Leandro, Fremont</p>