



# 2025 Medicare Options



This packet contains partial information regarding Medicare plan premiums, copayments, and coinsurance for plan offerings in Rockland County. Individuals have the responsibility of obtaining complete information directly from the insurance company prior to enrollment.

Original Medicare does not cover all services; it is important to confirm with the provider prior to receiving services. Services such as dental care and dentures, cosmetic surgery, custodial care at home or in a nursing home, health care received outside of the United States, hearing aids, orthopedic shoes, routine foot care, and routine eye care may not be covered.

The Health Insurance Information Counseling and Assistance Program (HIICAP) does not endorse or recommend any specific insurance product or insurer. This product is solely intended to educate consumers about their choices.

**If you wish to make changes to your current coverage, to be effective on January 1<sup>st</sup>, 2025, you must do so between October 15<sup>th</sup>, 2024, and December 7<sup>th</sup>, 2024, by calling Medicare (1-800-633-4227) or the plan directly.**

Rockland County HIICAP 845-364-2118

<https://www.rocklandcountyny.gov/departments/office-for-the-aging>

For assistance available 24/7, call Medicare (1-800-633-4227)  
or visit [www.medicare.gov](http://www.medicare.gov)

## 2025 Medicare Deductible and Coinsurance Amounts

<b>Medicare Part A – Hospital Insurance Deductible Amounts</b>	
<u>Days</u>	<u>Cost</u>
1-60	\$TBA
61-90	\$TBA
91-149	\$TBA
150+	Beneficiary pays all costs

<b>Skilled Nursing Facility Coinsurance</b>	
<u>Days</u>	<u>Cost</u>
1-20	No cost following 3-day inpatient hospitalization
21-100	\$TBA
101+	Beneficiary pays all costs, excludes custodial care

<b>Medicare Part B – Medical Insurance</b>	
Annual Deductible	\$TBA
Standard Monthly Premium	\$TBA
Coinsurance	20%

# Medicare Supplement Insurance (Medigap) Policies

## How do I compare Medigap Policies?

If a checkmark appears, the Medigap plan covers 100% of the described benefit. If a percentage appears, the Medigap plan covers that percentage of the benefit and you're responsible for the rest. If a column is blank, the Medigap plan does not cover that benefit.

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	***
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B deductible			✓		✓					
Medicare Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2025**			
							\$TBA	\$TBA		

**Plans C and F will not be available to people who are newly eligible for Medicare on or after January 1, 2020.**

\*Plans F and G also offer a high-deductible plan. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$TBA in 2025 before your policy pays anything.

\*\*For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\*Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

## Monthly Premiums for Medigap Policies

Available in Rockland County

10/1/2024

Insurers	A	B	C	D	F	F*	G	G*	K	L	M	N
<b>Aetna Life Insurance Company</b> 844-795-3428	318.21	362.44			422.90		406.26					
<b>Bankers Conseco Life Ins. Co.</b> 201-270-1250 OR 800-845-5512	328.18	495.32			667.68	60.25	615.47	60.25	102.74	255.94	354.44	383.56
<b>EmblemHealth Plan</b> 646-447-5000	194.87	253.28	300.87		530.29	74.00	302.00	67.69				220.00
<b>Globe Life Insurance</b> 315-451-2544	267.00	328.00	397.00	391.00	389.00	90.00	348.00	72.00	137.00	234.00		329.00
<b>Humana</b> 800-486-2620	348.00	392.90	479.87		489.60	111.34	607.88	111.19	226.75	323.93		430.95
<b>Mutual of Omaha</b> 800-667-2937	351.72	512.25	512.82	503.90	516.15		478.04				526.10	
<b>Transamerica Financial</b> 800-752-9797	230.50	277.94	360.08	330.88	362.17		303.85		165.84	246.18	303.13	285.05
<b>United Healthcare (AARP)</b> 800-523-5800	203.25	291.75	372.25		361.00		308.00		101.00	207.75		242.75

## 2025 Rockland County Medicare Advantage Plans

<u>Plan</u>	<u>Premium</u>	<u>Drug Deductible</u>	<u>Primary Care</u>	<u>Specialist</u>	<u>Hospital</u>	<u>Rating</u>
<b><u>Aetna: 1-833-859-6031</u></b>						
Aetna Medicare Elite Plan (PPO)	\$0.00	\$590	\$0	\$0-\$35	\$850 per stay	
Aetna Medicare Premier (PPO)	\$46.00	\$590	\$0	\$0-\$40	\$390/day, days 1-5	
Aetna Medicare Value (HMO)	\$49.00	\$450	\$5	\$0-\$35	\$375/day, days 1-6	
<b><u>Anthem (Empire BC/BS): 1-855-768-1049</u></b>						
Anthem Medicare Advantage (HMO-POS)	\$55.00	\$325	\$15	\$50	\$385/day, days 1-5	
Anthem Medicare Advantage 2 (HMO-POS)	\$41.00	\$200	\$5	\$40	\$415/day, days 1-5	
<b><u>Centers Plan: 1-877-940-9330</u></b>						
Centers Plan for Medicare Advantage Care (HMO)	\$0.00	\$395	\$0	\$10	\$305/day, days 1-6	
<b><u>Cigna: 1-800-313-0973</u></b>						
Cigna True Choice Medicare (PPO)	\$0.00	\$0	\$0	\$40	\$290/day, days 1-6	
Cigna True Choice Plus Medicare (PPO)	\$37.00	\$0	\$0	\$35	\$250/day, days 1-6	
<b><u>EmblemHealth: 1-800-447-2254</u></b>						
EmblemHealth VIP Gold Plus (HMO)	\$223.00	\$200	\$0	\$0	\$195/day, days 1-10	
<b><u>Healthfirst: 1-877-237-1303</u></b>						
Healthfirst Increased Benefits Plan (HMO)	\$36.10	\$590	\$0	\$20	\$440/day, days 1-5	
Healthfirst Signature (HMO)	\$0.00	\$590	\$0	\$30	\$430/day, days 1-5	
Healthfirst Signature (PPO)	\$0.00	\$590	\$0	\$35	\$325/day, days 1-5	
<b><u>HumanaChoice: 1-800-833-2364</u></b>						
HumanaChoice H5970-029 (PPO)	\$28.00	\$590	\$0	\$40	\$380/day, days 1-7	
<b><u>MVP: 1-800-324-3899</u></b>						
MVP Medicare Patriot Plan with Part D (PPO)	\$44.00	\$350	\$0	\$50	\$425/day, days 1-5	
MVP Medicare Secure Plus with Part D (HMO-POS)	\$96.20	\$0	\$0	\$40	\$350/day, days 1-5	
MVP Medicare WellSelect with Part D (PPO)	\$0.00	\$500	\$0	\$55	\$435/day, days 1-5	
<b><u>UnitedHealthcare: 1-800-555-5757</u></b>						
AARP Medicare Advantage from UHC NY-0013 (PPO)	\$25.00	\$570	\$0	\$0-\$55	\$275/day, days 1-4	
UHC Medicare Advantage NY-0021 (Regional PPO)	\$75.00	\$570	\$0	\$0-\$40	\$425/day, days 1-5	

<u>Plan</u>	<u>Premium</u>	<u>Drug Deductible</u>	<u>Primary Care</u>	<u>Specialist</u>	<u>Hospital</u>	<u>Rating</u>
<b><u>Wellcare: 1-844-917-0175</u></b>						
Wellcare Assist Open (PPO)	\$28.30	\$580	\$0	\$25	\$490/day, days 1-4	
Wellcare Fidelis Assist (HMO-POS)	\$38.40	\$460	\$0	\$25	\$450/day, days 1-5	
Wellcare Fidelis Simple (HMO-POS)	\$0.00	\$420	\$0	\$25	\$475/day, days 1-5	
Wellcare Giveback Open (PPO)	\$0.00	\$420	\$0	\$35	\$1,810 per stay	
Wellcare Premium Ultra Open (PPO)	\$114.00	\$420	\$0	\$10	\$425/day, days 1-3	
Wellcare Simple (HMO-POS)	\$0.00	\$420	\$0	\$25	\$445/day, days 1-5	
Wellcare Simple Open (PPO)	\$0.00	\$420	\$0	\$30	\$375/day, days 1-7	

**Prior to enrolling in any plan, make sure of the following:**

- Your preferred providers are in-network.
  - This includes doctors, hospitals, diagnostic facilities, and pharmacies.
- Your medications are covered and what the pricing will be.
- You understand the details of all Extra Benefits being offered.

<u>Plan</u>	<u>Extra Benefits</u>						
	<u>Dental</u>	<u>Vision</u>	<u>Hearing</u>	<u>Fitness</u>	<u>OTC Card</u>	<u>Transportation</u>	<u>Part B Reduction</u>
<b><u>Aetna: 1-833-859-6031</u></b>							
Aetna Medicare Elite Plan (PPO)	✓	✓	✓	✓			
Aetna Medicare Premier (PPO)	✓	✓	✓	✓			
Aetna Medicare Value (HMO)	✓	✓	✓	✓			
<b><u>Anthem (Empire BC/BS): 1-855-768-1049</u></b>							
Anthem Medicare Advantage (HMO-POS)	✓	✓	✓	✓	✓		
Anthem Medicare Advantage 2 (HMO-POS)	✓	✓	✓	✓	✓		
<b><u>Centers Plan: 1-877-940-9330</u></b>							
Centers Plan for Medicare Advantage Care (HMO)	✓	✓	✓		✓	✓	
<b><u>Cigna: 1-800-313-0973</u></b>							
Cigna True Choice Medicare (PPO)	✓	✓	✓	✓	✓		
Cigna True Choice Plus Medicare (PPO)	✓	✓	✓	✓	✓		
<b><u>EmblemHealth: 1-800-447-2254</u></b>							
EmblemHealth VIP Gold Plus (HMO)	✓	✓	✓	✓			
<b><u>Healthfirst: 1-877-237-1303</u></b>							
Healthfirst Increased Benefits Plan (HMO)	✓	✓	✓	✓	✓	✓	
Healthfirst Signature (HMO)	✓	✓	✓	✓	✓	✓	
Healthfirst Signature (PPO)	✓	✓	✓	✓			
<b><u>HumanaChoice: 1-800-833-2364</u></b>							
HumanaChoice H5970-029 (PPO)	✓	✓	✓				
<b><u>MVP: 1-800-324-3899</u></b>							
MVP Medicare Patriot Plan with Part D (PPO)	✓	✓	✓	✓	✓	✓	
MVP Medicare Secure Plus with Part D (HMO-POS)	✓	✓	✓	✓	✓	✓	
MVP Medicare WellSelect with Part D (PPO)	✓	✓	✓	✓	✓	✓	✓
<b><u>UnitedHealthcare: 1-800-555-5757</u></b>							
AARP Medicare Advantage from UHC NY-0013 (PPO)	✓	✓	✓	✓			
UHC Medicare Advantage NY-0021 (Regional PPO)	✓	✓	✓	✓			



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	<u>Dental</u>	<u>Vision</u>	<u>Hearing</u>	<u>Fitness</u>	<u>OTC Card</u>	<u>Transportation</u>	<u>Part B Reduction</u>
<b><u>Wellcare: 1-844-917-0175</u></b>							
Wellcare Assist Open (PPO)	✓	✓	✓	✓	✓		
Wellcare Fidelis Assist (HMO-POS)	✓	✓	✓	✓	✓		
Wellcare Fidelis Simple (HMO-POS)	✓	✓	✓	✓			
Wellcare Giveback Open (PPO)	✓	✓	✓	✓			✓
Wellcare Premium Ultra Open (PPO)	✓	✓	✓	✓	✓		
Wellcare Simple (HMO-POS)	✓	✓	✓	✓			
Wellcare Simple Open (PPO)	✓	✓	✓	✓	✓		