

2010 Medicare Advantage plans in Washington state

Notes: Data as of September 17, 2009. Information in this chart is taken from Centers for Medicare and Medicaid Services and www.medicare.gov. It includes all contracts/plans regardless of 2010 approval status. Data may change as Medicare and plans finalize contracts. Gap coverage descriptions for the 2010 benefit year have been revised. The percentage of "Generic" products and the percentage of "Brand" products covered in the gap are each separately calculated and the following descriptions are added: "All": 100% of drugs are covered through the gap, "Many": 65% or more to 100% or less of drugs are covered through the gap, "Some": 10% or more to 65% or less of drugs are covered through the gap, "Few": 0% or less to 10% or more of drugs are covered through the gap (and must * Indicates plan does not offer Part D drug coverage).

For the most current information, contact the plan directly or go to www.medicare.gov and click on "Compare Health Plans"

	County	Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Consolidated Premium (Includes Part C + D)	Annual Drug Deductible	Drug Benefit Type	Type of Extra Coverage Offered in the Gap	Additional Benefits	Contract ID	Plan ID	MOOP ≤ \$3,400 for Part A and Part B Benefits
1	Pacific	Sterling Life Insurance Company 1-888-858-8572 www.sterlingplans.com	Sterling Basic Plus (PFFS)	PFFS *	\$39.00				DS, VS, PE	H5006	018	No
2	Pacific	Sterling Life Insurance Company 1-888-858-8572 www.sterlingplans.com	Sterling Option I (PFFS)	PFFS *	\$59.00				DS, VS, PE	H5006	014	No
3	Pacific	Sterling Life Insurance Company 1-888-858-8572 www.sterlingplans.com	Sterling Option II (PFFS)	PFFS	\$99.00	\$225	Basic	No Gap Coverage	DS, VS, PE	H5006	017	No
4	Pacific	Sterling Life Insurance Company 1-888-858-8572 www.sterlingplans.com	Sterling Option IV (PFFS)	PFFS	\$119.00	\$225	Basic	No Gap Coverage	DS, VS, PE	H5006	016	No
5	Pacific	Universal American 1-800-996-8867 www.universalamerican.com/todays-options-pffs/	Today's Options Premier (PFFS)	PFFS *	\$99.00				VS, PE	H5421	051	Yes
6	Pacific	Universal American 1-800-996-8867 www.universalamerican.com/todays-options-pffs/	Today's Options Premier powered by CCRx (PFFS)	PFFS	\$153.00	\$0	Enhanced	All Generics	VS, PE	H5421	069	Yes
7	Pacific	Universal American 1-800-996-8867 www.universalamerican.com/todays-options-pffs/	Today's Options Value (PFFS)	PFFS *	\$65.00				VS, PE	H5421	057	Yes
8	Pacific	Universal American 1-800-996-8867 www.universalamerican.com/todays-options-pffs/	Today's Options Value powered by CCRx (PFFS)	PFFS	\$67.60	\$0	Enhanced	No Gap Coverage	VS, PE	H5421	075	Yes

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Key to types of Medicare Advantage plans

- **Local HMO:** A Health Maintenance Organization available in certain counties only. In most HMOs, you can only go to doctors, specialists, or hospitals on the plan's list except in an emergency.
- **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.
- **MSA:** A Medical Savings Account. It offers various high deductibles and does not include Medicare prescription drug coverage.
- **PFFS:** A Private Fee-for-Service Plan. In a PFFS, you can go to any Medicare-approved doctor or hospital that accepts the plan's payment. Always check with your doctor to see if he or she participates in the plan you are thinking about joining.
- **HMO-POS:** An HMO plan with a Point-of-Service plan option. An HMO-POS option that lets you use doctors and hospitals outside the plan for an additional cost.
- **SNP:** Special Needs Plan. It provides more focused and specialized health care for people with both Medicare and Medicaid, or who live in a nursing home, or who have certain chronic medical conditions.

Key to Drug Benefit Type

Basic: These plans offer basic coverage with standard deductible, copays, and coverage gap.

Enhanced: These plans may have higher monthly premiums than basic plans and may offer added benefits, such as no deductible, lower copayments, or some coverage during the coverage gap.

Key to Abbreviations in “Additional Benefits” Section

DS: Dental Services

PE: Physical Exam

VS: Vision Services

Miscellaneous Terms

MOOP: Maximum Out of Pocket

Need help?

For consumer tips before buying a Medicare Advantage plan, call 1-800-562-6900 and ask to speak with SHIBA.

You can also read *Medicare Advantage – What You Need to Know Before You Buy* at http://www.insurance.wa.gov/consumers/SHIBA_HelpLine/documents/MA_Plans_Know_What_To_Buy.pdf or view *Medicare and You 2010* at <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>