

2011 Medicare Advantage plans in Washington state

Data as of September 15, 2010. Includes all contracts/plans regardless of 2011 approval status. Does **not** include PACE, Part B Only Plans, and Employer sponsored plans (800 series). Plans under sanction by Medicare are **not** shown.

Notes: Data are subject to change as Medicare finalizes contracts.

- Plans with "basic" drug benefit types offer coverage equal to Medicare's basic requirements.
- Plans with "enhanced" drug benefit types offer additional coverage beyond Medicare's basic requirements (i.e., coverage for Part D excluded drugs). The coverage varies by plan, and may require you to pay higher premiums.

* Indicates the type of plan that 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 "Health & Drug Plans."

County	Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Consolidated Premium (Includes Part C + D)	Part D Premium Obligation with Full Premium Assistance	Annual Drug Deductible	Drug Benefit Type	Type of Additional Coverage Offered in the Gap	Contract ID	Plan ID	In-network MOOP Amount	Preventive Services Provided at Zero Cost Share
Pacific	Sterling Life Insurance Company 1-866-228-8920 www.sterlingplans.com	Sterling Basic (PFFS)	PFFS *	\$39.00					H5006	018	\$5,000	Yes
Pacific	Sterling Life Insurance Company 1-866-228-8920 www.sterlingplans.com	Sterling Option I (PFFS)	PFFS *	\$69.00					H5006	014	\$3,000	Yes
Pacific	Universal American 1-800-996-8867 www.TodaysOptions.com	Today's Options Premier 800 (PFFS)	PFFS *	\$90.00					H5421	057	\$6,700	Yes
Pacific	Sterling Life Insurance Company 1-866-228-8920 www.sterlingplans.com	Sterling Option II (PFFS)	PFFS	\$90.70	\$0.00	\$200	Basic	No Gap Coverage	H5006	017	\$4,000	Yes
Pacific	Universal American 1-800-996-8867 www.TodaysOptions.com	Today's Options Premier 850F powered by CCRx (PFFS)	PFFS	\$100.00	\$0.00	\$310	Basic	No Gap Coverage	H5421	075	\$6,700	Yes

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Key to types of Medicare Advantage plans

Local HMO: A Health Maintenance Organization is available in certain counties only. In most HMOs, the plan pays for care only with 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.

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. When you need care, always check with your doctor to see if he or she participates in the plan.

HMO-POS: An HMO plan with a Point-of-Service plan option. An HMO-POS option pays for care with doctors, providers, and hospitals outside the plan for an added cost.

SNP: A Special Needs Plan provides more focused and specialized care for certain groups, such as people with both Medicare and Medicaid, or people who live in a nursing home, or people 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

MOOP: Maximum Out of Pocket

NA: Not Applicable

Need help?

For consumer tips before you buy a Medicare Advantage plan, call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA counselor in your area.

You can also read *Medicare Advantage – What You Need to Know Before You Buy* at

http://www.insurance.wa.gov/publications/medicare/MA_Plans_Know_What_To_Buy.pdf or view *Medicare and You*

2011 at <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>