

# 2026 Medicare Advantage Plans, Pend Oreille County

Data as of **November 14, 2025**. Includes 2026 approved contracts/plans

Notes: Data are subject to change as contracts are finalized. For the most current information, go to [www.medicare.gov](http://www.medicare.gov) and click on "Find Health and Drug Plans."

Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Premium	Monthly Premium with Full Extra Help	Annual Drug Deductible	Primary Doctor Visit / Specialist Visit	Inpatient Hospital	Dental (D) Vision (V) Hearing (H)	Contract ID	Plan ID	In Network MOOP Amount
Community Health Plan of WA 1-800-944-1247 <a href="https://medicare.chpw.org/">https://medicare.chpw.org/</a>	Community Health Plan of WA Dual Complete (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5826	014	\$9,250
	Community Health Plan of WA Dual Select (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5826	017	\$9,250
Humana 1-800-833-2364 <a href="http://www.humana.com/medicare">www.humana.com/medicare</a>	Humana Dual Select H5619-165 (HMO D-SNP)	Local HMO (Dual Eligible)	\$8	\$0	\$615	♥	♥	♥	H5619	165	\$9,250
	Humana Gold Plus H5619-061 (HMO)	Local HMO	\$63	\$52.50	\$615	\$0/\$40	\$340 Days 1-7	D H V W	H5619	061	\$4,200
	Humana Gold Plus SNP-DE H1036-324 (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H1036	324	\$9,200
	Humana Gold Plus SNP-DE H1036-326 (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H1036	326	\$9,200
	Humana Gold Plus SNP-DE H5619-166 (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5619	166	\$9,250
	Humana Gold Plus SNP-DE H5619-167 (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5619	167	\$9,250

Humana 1-800-833-2364 www.humana.com/medicare	Humana Together in Health (PPO I-SNP)	PPO (Institution)	\$0	\$0	\$615	\$0/20%	\$611 Days 1-4	D H V	H5216	402	\$9,250
	Humana USAA Honor Giveback (PPO)	Local PPO (No Drug Coverage)	\$0	N/A	N/A	\$0/\$45	\$590 Days 1-4	D H V W	H5216	427	\$9,150
	Humana USAA Honor Giveback (PPO)	Local PPO (No Drug Coverage)	N/A	N/A	N/A	\$0/\$45	\$590 Days 1-4	D H V W	H7617	021	\$9,150
	Humana USAA Honor Giveback (PPO)	Local PPO (No Drug Coverage)	\$0	N/A	N/A	\$0/\$40	\$480 Days 1-5	D H V W	H5216	455	\$5,100
	HumanaChoice H5216-048 (PPO)	Local PPO	\$87	\$76.50	\$615	\$0/\$35	\$325 Days 1 - 4	D H V W	H5216	048	\$6,750
	HumanaChoice H7617-016 (PPO)	Local PPO	\$87	\$76.50	\$615	\$0/\$35	\$325 Days 1-4	D H V W	H7617	016	\$6,750
Molina Healthcare of Washington, Inc. 1-866-403-8293 www.molinahealthcare.com/medicare	Molina Medicare Complete Care (HMO D-SNP)	HMO D-SNP	\$0	\$0	\$615	♥	♥	♥	H5823	013-002	\$9,200
	Molina Medicare Complete Care Select (HMO D-SNP)	Local HMO (Dual-Eligible)	\$0	\$0	\$545	♥	♥	♥	H5823	010	♥
UnitedHealthcare 1-888-834-3721 www.uhcmedicareolutions.com	UHC Complete Care V001 (HMO-POS D-SNP)	HMO-POS (Dual-Eligible)	\$10	\$0	\$0	♥	♥	♥	H5008	015	\$0
	UHC Dual Complete WA-S3 (HMO-POS D-SNP)	HMO-POS (Dual-Eligible)	\$0	\$0	\$0	♥	♥	♥	H5008	018	\$0
	UHC Dual Complete WA-Q2 (HMO-POS D-SNP)	HMO-POS (Dual Eligible)	\$0	\$0	\$532	♥	♥	♥	H5008	019	\$9,250
	UHC Dual Complete WA-S1 (PPO D-SNP)	PPO (Dual-Eligible)	\$0	\$0	\$615	♥	♥	♥	H2001	078	\$0
	UHC Dual Complete WA-Q1 (PPO D-SNP)	PPO (Dual-Eligible)	\$0	\$0	\$615	♥	♥	♥	H2001	079	\$0
	UHC Dual Complete WA-V2 (PPO D-SNP)	PPO (Dual-Eligible)	\$0	\$0	\$615	♥	♥	♥	H2001	080	\$6,700

Wellcare 1-844-480-0680 <a href="https://www.wellcare.com/medicare">https://www.wellcare.com/medicare</a>	Wellcare Simple (HMO-POS)	HMO-POS	\$0	\$0	\$615	\$0/\$15	\$450 Days 1-5	D H V W	H0029	011	\$6,500
	Wellcare Giveback HMO-POS	HMO-POS	\$0	\$0	\$615	\$0/\$30	\$475 Days 1-5	D H V W	H0029	009	\$9,250
	Wellcare Dual Liberty Sync (HMO-POS D-SNP)	HMO-POS (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5965	004	\$9,250
	Wellcare Dual Access Open (PPO D-SNP)	PPO D-SNP (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H5965	006	\$9,250
	Wellcare Dual Liberty Sync (HMO-POS D-SNP)	HMO-POS (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H0029	007	\$9,250
	Wellcare Dual Access (PPO D-SNP)	PPO D-SNP (Dual Eligible)	\$0	\$0	\$0	♥	♥	♥	H0029	008	\$9,250
	Wellcare Dual Reserve (HMO-POS D-SNP)	HMO-POS (Dual Eligible)	\$6	\$0	\$615	♥	♥	♥	H0029	010	\$6,500
	Wellcare Patriot Giveback Open (PPO)	PPO (No drug Coverage)	\$0	N/A	N/A	\$0/\$25	\$550 Days 1-3	D H V W	H5965	003	\$5,700
Wellpoint 1-833-668-0683 <a href="https://shop.wellpoint.com/medicare">https://shop.wellpoint.com/medicare</a>	Wellpoint Full Dual Advantage (HMO D-SNP)	Local HMO (Dual Eligible) HIDE	\$9	\$0	\$615	♥	♥	♥	H1894	002	\$9,250
	Wellpoint Dual Advantage (HMO D-SNP)	Local HMO (Dual Eligible)	\$0	\$0	\$615	♥	♥	♥	H1894	011	\$9,250

# Additional Information

This list is intended as an overview of Medicare Advantage plans available by county. There are many factors to consider before you enroll in a plan. For detailed information about plan benefits and costs, contact the plan. Plans can offer extra benefits. Most Medicare Advantage plans offer coverage for things that aren't covered by Original Medicare, like vision, hearing, dental and wellness programs (like gym memberships). Plans can now also cover more extra benefits than they have in the past, including services like transportation to doctor visits, over-the-counter drugs, adult day-care services, and other health-related services that promote your health and wellness. Check with the plan to see what benefits are offered and if you qualify.

**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.

## Types of Medicare health plans

- **Local HMO:** A Health Maintenance Organization available in certain counties only. You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network (except emergency care, or out-of-area urgent care).
- **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.
- **SNP:** A Special Needs Plan (SNP) provides benefits and services to people with specific diseases, certain health care needs, or limited incomes.
  - **Dual Eligible:** Has both Medicare and Medicaid
- **PACE:** Programs of All-inclusive Care for the Elderly (PACE) PACE is a Medicare and Medicaid program that allows people who otherwise need a nursing home-level of care to remain in the community.

## Key to other column headings

- **Monthly premium:** Cost you pay monthly to enroll in the plan.
  - **Monthly premium with full Extra Help:** People with low income who get Extra Help for their drug costs may have a reduced monthly cost to enroll in the plan.
  - **Annual drug deductible:** The maximum amount you must pay for prescriptions before your plan starts to cover them.
  - **In Network Office Visit/Specialist Visit:** Your cost for primary care visit/specialist visit to an in-network provider.
  - **Hospital co-pays:** Your costs if admitted to the hospital
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- **Popular benefits offered:** D= Dental; V= Vision; H= Hearing; W= Wellness/Fitness NOTE- Benefits and costs may vary! Check with plan.
  - **Contract ID & Plan ID:** Some plan names are very similar. The Contract and Plan ID identify the specific plan.
  - **In Network MOOP Amount:** Maximum Out-of-Pocket limit. Medicare Advantage Plans have a yearly limit on what **you** pay out-of-pocket for