



## **Edgar, Clark, Coles and Vermilion Counties, IL**

## **Medicare Advantage - 2025**

## **Types of Medicare Advantage Plans:**

In a **Health Maintenance Organization (HMO)** plan members can only go to providers in the plan's network except in an emergency. Patients may have to choose a primary care physician and secure a referral to see a specialist or be admitted to a hospital for an elective procedure. Some HMOs offer a point-of-service option which allows patients to be treated by providers who are not part of the plan's HMO network, but they will pay more when they do.

An **HMO-POS Plan (HMO-POS)** is a health management organization with a point of service option is a type of Medicare Advantage plan, an alternative way to receive Medicare benefits. HMO-POS plans offer coverage for members that travel a lot within the country, different from the location restrictions of HMO plans. Although, members should expect a higher cost when using the point of service option (out-of-network providers).

A **Preferred Provider Organization (PPO)** plan is a type of plan in which members use providers that belong to the PPO's network, but the patient may also utilize physicians and facilities outside of the plan's network for an additional cost.

Medicare now requires that most **Private Fee-for-Service (PFFS)** plans have a contracted provider network, so private fee-for-service plans are effectively PPO's. Some PFFS plans pay the same benefits regardless of whether the treating provider is in or out-of-network. Generally speaking, PFFS plans still give members the greatest choice of providers.

A **Medicare Medical Savings Account Plan (MSA)** combines a high deductible (e.g., \$16,000) Medicare Advantage plan and a bank account. The Medicare Advantage plan makes a deposit in the account which the member then uses to pay his or her medical expenses within their deductible. If the plan's deposit is not sufficient to cover the patient's deductible, the patient makes up the difference. Any funds left in the account at the end of the year are added to the member's next deposit.

**Medicare Advantage Part B Premium Reduction Plan** the newest addition to the Medicare Advantage product portfolio is the Medicare Advantage Part B Premium Reduction Plan. This plan is available in all states, but not offered by all payers, and not offered in all counties. This plan is also called Medicare Advantage "Give Back" or "Buy Back" Program. Giveback plans, also known as a dividend, are plans designed to reduce your costs by "giving back" some or all of your Part B premium. The dividend is delivered directly on your Social Security check or appears as a credit on your Medicare Part B Premium Statement. Many beneficiaries will only receive a full premium reduction if they are eligible and enrolled in Medicaid.

**Special Needs Plan (SNP)** SNP is a type of Medicare Advantage plan (Medicare Part C) that is designed to fit the health needs of people with a certain health condition or circumstance. Participation in an SNP requires meeting the medical criteria for participation.

**There are three types of Medicare Special Needs Plans:**

- **Dual-eligible Special Needs Plans (D-SNP)**
  - These plans are designed for people who are “dual-eligible,” or eligible for both Medicare and Medicaid.
- **Institutional Special Needs Plans (I-SNP)**
  - These plans are for people who are institutionalized in a nursing home or require nursing care at home.
- **Chronic Condition Special Needs Plans (C-SNP)**
  - These are for people who have at least one of the fifteen listed health conditions.
    - Chronical alcohol and drug dependence
    - Certain autoimmune disorders
    - Cancer (excluding pre-cancer conditions or in-situ status)
    - Certain cardiovascular disorders
    - Dementia
    - Diabetes mellitus
    - End-stage liver disease.
    - End-stage renal disease requiring dialysis.
    - Certain sever hematologic disorder.
    - HIV/AIDS
    - Chronic lung disorders
    - Chronic and disabling mental health condition.
    - Neurologic Disorder
    - Stroke

## **Original Medicare**

### **Medicare Supplement (Medigap) Insurance:**

10 basic plans plus high deductible and Select options (8 if newly enrolled in Medicare on or after January 1, 2020)  
40+ insurers

## **Employer & Union Plans**

### **Federal Employee Benefits Program**

### **TriCare & Veterans**

### **Indian Health Services**

- ***The MA breakdown:***
  - 30 Medicare Advantage Plans in Edgar County.
  - 32 Medicare Advantage Plans in Clark County.
  - 28 Medicare Advantage Plans in Coles County,
  - 32 Medicare Advantage Plans in Vermillion County.

**Horizon Health - Illinois  
Medicare Advantage 2025  
HMO, PFFS AND PPO Plans**

**Participating**

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Edgar, Clark, Coles, and Vermilion	Illinois	H3822	012	Blue Cross Blue Shield Medicare Advantage Basic	HMO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H1463	008	Health Alliance Medicare Basic	HMO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H1463	003	Health Alliance Medicare 20 Rx	HMO	\$148.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H5779	002	Wellcare Simple Essential	HMO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H5779	009	Wellcare Simple Essential Value	HMO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H1463	015	Health Alliance Medicare Basic Rx	HMO-POS	\$73.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H1463	019	Health Alliance Medicare 10 Rx	HMO-POS	\$188.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H1463	044	Health Alliance Medicare Choice Rx	HMO-POS	\$0.00	yes
Vermilion	Illinois	H1416	009	Wellcare Simple	HMO-POS	\$0.00	yes
Vermilion	Illinois	H1416	082	Wellcare Simple Value	HMO-POS	\$0.00	yes
Clark	Illinois	H8145	006	Humana Gold Choice	PFFS	\$38.00	yes
Edgar and Clark	Illinois	H8145	126	Humana Gold Choice	PFFS	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H8634	017	Blue Cross Blue Shield Medicare Advantage Classic	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H8634	021	Blue Cross Blue Shield Medicare Advantage Dental Premier	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H8634	018	Blue Cross Blue Shield Medicare Advantage Health Choice	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H8634	019	Blue Cross Blue Shield Medicare Advantage Protect	PPO	\$0.00	no
Edgar Clark, and Vermilion	Illinois	H5216	013	HumanaChoice	PPO	\$88.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H5216	399	HumanaChoice	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	R5361	002	HumanaChoice	Regional PPO	\$104.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H5216	403	HumanaChoice Giveback	PPO	\$0.00	yes
Edgar, Clark, and Vermillion	Illinois	H5216	258	Humana USAA Honor Giveback	PPO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H5216	355	Humana USAA Honor Giveback	PPO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	R5361	001	Humana USAA Honor Giveback	Regional PPO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H6713	002	Wellcare Giveback Open	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H6713	003	Wellcare Patriot Giveback Open	PPO	\$0.00	no

Edgar, Clark, Coles, and Vermilion	Illinois	H6713	001	Wellcare Simple Open	PPO	\$0.00	yes
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***Horizon Health accepts all Medicare Supplement/Medigap plans as a participating provider with Medicare.***

<https://www.medicare.gov/care-compare/?guidedSearch=Physician&providerType=Physician>

**Horizon Health - Illinois  
Medicare Advantage 2025  
HMO and PPO Plans**

**Non-  
Participating**

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Edgar, Clark, Coles, and Vermilion	Illinois	H5253	108	United Healthcare AARP Medicare Advantage from UHC IA-0002	HMO-POS	\$38.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H7301	023	Aetna Medicare Eagle	PPO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H7301	009	Aetna Medicare Premier	PPO	\$22.80	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H7301	007	Aeta Medicare Value	PPO	\$0.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H8768	003	United Healthcare AARP Medicare Advantage from UHC IL-0003	PPO	\$48.00	yes
Edgar, Clark, Coles, and Vermilion	Illinois	H8786	019	United Healthcare AARP Medicare Advantage Patriot No Rx IL-MA01	PPO	\$0.00	no
Edgar, Clark, Coles, and Vermilion	Illinois	H8768	011	United Healthcare AARP Medicare Advantage from UHC IL-6	PPO	\$0.00	yes

***HMO, PFFS AND PPO Plans may not be available in all areas.***

**\*\*\*State of Illinois Employees and Retirees are covered by Aetna without network restrictions**

**Horizon Health - Illinois  
Medicare Advantage 2025  
Special Needs Plans (SNP)**

**Non-  
Participating**

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Edgar, Clark, Coles, and Vermilion	Illinois	H2001	038	United Healthcare Chronic Care Support IL-1A	PPO C-SNP	\$22.80	yes

*Special Needs Plans may not be available in all areas.*