



Vermillion and Vigo Counties, IN

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 PPOs. Some PFFS plans pay the same benefits regardless of whether the treating provider is in or out-of-network. 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:***
 - 53 Medicare Advantage Plans in Vermillion County.
 - 40 Medicare Advantage Plans in Vigo County.

**Horizon Health – Indiana
Medicare Advantage 2025
HMO, PFFS AND PPO Plans**

Participating

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Vermillion	Indiana	H1463	008	Health Alliance Medicare Basic	HMO	\$0.00	no
Vermillion	Indiana	H1463	003	Health Alliance Medicare 20 Rx	HMO	\$148.00	yes
Vermillion and Vigo	Indiana	H6529	001	My TruAdvantage Select (SIHO)	HMO	\$0.00	yes
Vermillion and Vigo	Indiana	H6529	002	My TruAdvantage Select Plus (SIHO)	HMO	\$0.00	yes
Vermillion and Vigo	Indiana	H3447	042	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	H3447	024	Elevance Anthem Blue Cross Blue Shield Extra Help	HMO-POS	\$11.20	yes
Vermillion	Indiana	H1463	015	Health Alliance Medicare Basic Rx	HMO-POS	\$73.00	yes
Vermillion	Indiana	H1463	019	Health Alliance Medicare 10 Rx	HMO-POS	\$188.00	yes
Vermillion	Indiana	H1463	044	Health Alliance Medicare Choice Rx	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	R4487	001	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	Regional PPO	\$74.00	yes
Vermillion and Vigo	Indiana	H7093	002	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	PPO	\$0.00	yes
Vermillion and Vigo	Indiana	H1607	015	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 2	PPO	\$31.00	yes
Vermillion and Vigo	Indiana	H1607	012	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 3	PPO	\$62.00	yes
Vermillion and Vigo	Indiana	H7093	001	Elevance Anthem Blue Cross Blue Shield Veteran	PPO	\$0.00	no
Vigo	Indiana	H5216	053	HumanaChoice	PPO	\$49.00	yes
Vermillion	Indiana	H5216	193	HumanaChoice	PPO	\$49.60	yes
Vermillion	Indiana	H5216	229	HumanaChoice	PPO	\$0.00	yes
Vermillion	Indiana	H5216	309	HumanaChoice	PPO	\$0.00	yes
Vermillion	Indiana	H5525	008	HumanaChoice	PPO	\$26.00	yes
Vermillion and Vigo	Indiana	R0110	011	HumanaChoice	Regional PPO	\$0.00	no
Vermillion and Vigo	Indiana	R0110	012	HumanaChoice	Regional PPO	\$39.10	yes
Vermillion	Indiana	H5216	309	HumanaChoice Giveback	PPO	\$0.00	yes
Vermillion and Vigo	Indiana	H5216	192	Humana Full Access	PPO	\$2.00	yes
Vermillion and Vigo	Indiana	H5216	218	Humana USAA Honor Giveback	PPO	\$0.00	no
Vermillion and Vigo	Indiana	H5216	441	Humana USAA Honor Giveback	PPO	\$0.00	no
Vermillion and Vigo	Indiana	H5216	307	Humana USAA Honor Giveback with Rx	PPO	\$0.00	yes
Vermillion and Vigo	Indiana	H9042	002	My TruAdvantage Choice Plus (SIHO)	PPO	\$0.00	yes
Vermillion and Vigo	Indiana	H9042	003	My TruAdvantage Red, White, and Tru (SIHO)	PPO	\$0.00	no

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 - Indiana
Medicare Advantage 2025
HMO and PPO Plans**

**Non-
Participating**

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Vermillion	Indiana	H3192	006	Aetna Medicare Premier	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	H2802	010	United Healthcare AARP Medicare Advantage Essentials from UHC IN-12	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	H2802	056	United Healthcare AARP Medicare Advantage Extras from UHC IN-17	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	H2802	059	United Healthcare AARP Medicare Advantage Giveback from UHC IN-20	HMO-POS	\$0.00	yes
Vermillion and Vigo	Indiana	H5521	286	Aetna Medicare Eagle	PPO	\$0.00	no
Vermillion and Vigo	Indiana	H5521	386	Aetna Medicare Enhanced Select	PPO	\$166.00	yes
Vermillion	Indiana	H5521	590	Aetna Medicare Essential	PPO	\$62.00	yes
Vermillion	Indiana	H5521	405	Aetna Medicare Smart Fit	PPO	\$0.00	yes
Vermillion	Indiana	H5521	231	Aetna Medicare Value	PPO	\$0.00	yes
Vermillion	Indiana	H5521	302	Aetna Medicare Value Plus	PPO	\$28.00	yes
Vermillion and Vigo	Indiana	H2406	067	United Healthcare AARP Medicare Advantage from UHC IN-0007	PPO	\$0.00	yes
Vigo	Indiana	H2406	074	United Healthcare AARP Medicare Advantage Patriot No Rx IN-MA01	PPO	\$0.00	no

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

**Horizon Health -Indiana
Medicare Advantage 2025
Special Need Plans (SNP)**

Participating

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Vermillion and Vigo	Indiana	H3447	046	Elevance Anthem Blue Cross Blue Shield Dual Advantage	HMO D-SNP	\$35.60	yes
Vermillion and Vigo	Indiana	H3447	020	Elevance Anthem Blue Cross Blue Shield Full Dual Advantage	HMO D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H3447	048	Elevance Anthem Blue Cross Blue Shield Full Dual Advantage Aligned	HMO D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H3447	055	Elevance Anthem Blue Cross Blue Shield Full Dual Advantage Aligned NFLOC	HMO D-SNP	\$0.00	yes
Vermillion	Indiana	H5619	055	Humana Gold Plus Diabetes and Heart	HMO C-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H5619	170	Humana Gold Plus – End Stage Renal Disease	HMO C- SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H5619	156	Humana Gold Plus	HMO-POS D-SNP	\$48.60	yes
Vermillion and Vigo	Indiana	H5619	158	Humana Gold Plus	HMO-POS D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H5619	054	Humana Gold Plus Integrated	HMO-POS D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H5216	400	Humana Together in Health	PPO I-SNP	\$0.00	yes

Special Needs Plans may not be available in all areas.

**Horizon Health – Indiana
Medicare Advantage 2025
Special Need Plans (SNP)**

**Non-
Participating**

Counties	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Vigo	Indiana	H9690	001	American Health Advantage of Indiana	HMO I-SNP	\$49.60	yes
Vermillion and Vigo	Indiana	H2802	068	United Healthcare Complete Care IN-21	HMO-POS C-SNP	\$0.00	yes

Vermillion and Vigo	Indiana	H2001	057	United Healthcare Dual Complete IN-D001	PPO D-SNP	\$49.60	yes
Vermillion and Vigo	Indiana	H2001	064	United Healthcare Dual Complete IN-S001	PPO D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H2001	067	United Healthcare Dual Complete IN-S3	PPO D-SNP	\$0.00	yes
Vermillion and Vigo	Indiana	H2001	027	United Healthcare Dual Complete IN-S002	PPO D-SNP	\$0.00	yes

Special Needs Plans may not be available in all areas.