

2027 Colorado HMO Review

NOTES:

- Veteran plans are NOT included in this review
- Denver and Springs plans are similar – but some Denver plans have better benefits or co-pays.
 - For this review – I do not differentiate between Springs and Denver plans except as noted.
- Perennial has an excellent plan like Clear Spring did last year, but I will not include as they are so limited in coverage area as well as only 3 star rated plans. I would avoid big time as IM not sure they will make it.
- All plans have RX included
- There may be a specific instance where paying a premium can be beneficial – but not going to put in review

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Denver area has 18 HMO plans: 13 - \$0 plans / 3 plans have premiums / 2 plans Giveback money
(Colorado Springs-Pueblo have 11)

Aetna – 2 plans - \$0
Devoted – 1 plan \$0 / 1 plan gives back \$90
Elevate – 1 plan \$0
Health Spring – 1 plan \$0
Humana – 1 plan \$0 / 1 plan gives back \$75
Kaiser – 2 plans \$0 / 2 plans charge premium (\$48 and \$194)
Perennial – 1 plan \$0
Select – 1 plan \$0
UHC – 3 plans \$0 / 1 plan charges premium (\$56)

- Note – UHC 21P is only in Denver and limited primary network.

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IMPORTANT – If your policy isn't one of the best overall plans... do you switch? Doubtful. There are so many factors involved, chasing a few extra bucks may not be worth it. **HOWEVER, if not happy – CALL ME to look!!**

Top 3 plans in each category (based on numbers – which I'm not allowed to put in newsletter)
I do put my opinion on any that have more than one number to compare

Best Provider network

1. UHC
2. Humana
3. Aetna

Best Maximum out of pocket (MOOP)

1. UHC 21 P
2. Kaiser Core
3. (tie) Devoted Core
UHC plan 2 (plan 4 in Springs)

Best RX plans (deductible / co-pays)

1. Humana complete
2. Aetna Signature
3. (tie) – Devoted Core
Kaiser Core

Best Extra Benefits (Dental+OTC+other)

1. Devoted (Both plans)
2. UHC 21 P
3. (tie) Humana complete
UHC plan 5 (plan 20 in Springs)

Best Hospital co-pays

1. Devoted Core
2. Select Health
3. Aetna Prime



BEST OVERALL PLANS (Brads opinion – no order)

Devoted Choice Giveback
Humana Complete
Devoted Core