

2027 Plans that PAY You!!!

How does this work?

The Medicare premium you pay each month is generally \$202.40 (2026).

This amount comes out of your social security or you send in a quarterly amount

When you are on a plan that pays you – your Part B premium drops the amount the plan pays!

IE – plan pays \$150 a month... you would only pay \$52.40 a month out of social security!

There are 2 types of plans:

No RX – with no RX cost, the other benefits can be much richer.

Generally called “Veteran plans” (but don’t need to be a veteran)

Works well for Veterans who have other RX coverage... or those who don’t use RX

With RX – they up the co-pays and maximums... but you are getting paid!!

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PLANS THAT PAY YOU! (assuming you pay at least normal Medicare Part B prices)

Veteran Plans (NO RX) – Denver and Colorado Springs have the same 5 plans

Devoted PPO pays \$166 a month (\$1,992 annual)

UHC HMO pays \$150

Humana PPO pays \$135

Select HMO pays \$125

Aetna PPO pays \$ 85



Best plan: UHC Patriot HMO (pays \$150) is overall better than any of the others.
If you need a PPO – then Devoted or Humana are next best.

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PLANS with RX – If you use prescriptions OR don’t want a penalty down the road.

(These were reviewed with the HMO and PPO overviews)

Devoted Choice PPO \$169 a month (\$2,028 annual)

- If you just want money – this is great... but high on co-pays and MOOP

Humana Essential PPO \$ 97 a month

- High in MOOP. Co-pays are reasonable.

Devoted Choice HMO \$ 90 a month

- Solid across the board with great dental... and PAYS!

Humana Essential HMO \$ 75 a month (not available in Springs-Pueblo)

- Close 2nd to Devoted HMO and does go to UCHealth



Best plan: Devoted Choice HMO (pays \$90)
- I rated this as a “Best plans” in my Advantage Overview