

2027 Colorado PPO 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.
- All plans have RX included

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Denver area has 8 PPO plans: 3 plans \$0 / 3 plans have premiums / 2 plans Giveback money
(Springs has 8 plans)

Aetna - 1 plan charges premium \$18.40
 In the Springs it has 1 plan \$0
Devoted - 1 plan \$0 / 1 plan Gives back \$169
Health Spring- 1 plan \$0
Humana - 1 plan \$0 / 2 plans charge premium (\$20 / \$53) / 1 plan Gives back \$97
 In the Springs only 1 premium plan (\$20)

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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. Humana
2. Aetna
3. Devoted

Best Maximum out of pocket (MOOP)

1. Humana Value Choice (pay plan)
2. Devoted Choice
3. Humana Value Choice (\$0 plan)

Best RX plans (deductible / co-pays)

1. Devoted Giveback
2. Humana Giveback
3. Humana Choice

Best Extra Benefits (Dental+OTC+other)

1. Devoted Choice
2. Humana Value Choice
3. Humana Giveback

Best Hospital Co-pays

1. Devoted Choice
2. (tie) Humana Value Choice
Humana Choice (pay plan)
Devoted Giveback



BEST Overall plans – No order (Brads opinion)

Devoted Choice
Humana Value Choice
Devoted Giveback
Humana Giveback