

2027 Advantage Overview (and companies)

1. Medicare has changes EVERY year (raise co-pays or whatever). **Don't fall for this advertising trick.**
2. The POT OF GOLD is only so big. If strong in something (like dental)... then not as good somewhere else.
3. Smaller companies (like Devoted) will have richer plans than the Big 3 (Aetna, Humana, UHC)

Colorado Company Overview (my opinion)

The Big 3

- Aetna** – Still solid. Don't have strong star ratings. Plans are good.. but not overwhelming.
Generally, no plans strong enough to leave UHC or Humana for them.
- Humana** – Common Spirit in network which is very good. They were a notch below the other 2 in 2026... but seem a notch above them 2027. I'm a little wary with not good star ratings... but they have some good options
- UHC** – All 4 star and mostly 4 ½ star plans which is very good. They are dominant with docs and networks but Humana and Aetna have caught up. Plans are solid... but they bumped up co-pays.
- Devoted – Continue to grow nationally. All plans are 4 star. They do not have UCHealth which is a negative. They have the richest plans across the board. Great PPO plans.
- Kaiser** - Their plans are more solid now. They do not have Advent Health and a lot of network limitations. They don't match up to the big 3 and the limitations would steer me away.
- Health Spring** – Decent size company trying to break into Colorado. Just have 3 star plans. Not a player.
- Select Health** – UCHealth is a plan administrator for them. Do not have Common Spirit which is a negative. Plans were all 4 star, but they don't have market penetration and maybe financial issues. In general, I think they would leave the market but who knows because of alliance with UCHealth.
- Elevate** - 3 star plans and not worth looking at in my opinion.
- Perennial** - Too new to rate plans. They have the best overall plan (like Clear Spring did). Not worth risk.

PLAN OPTIONS:

- HMO's** - These are richer plans than PPOs because they limit coverage to their network. Emergencies and Urgent Cares are covered anywhere in country (and usually out of country) Most (but NOT all) require a referral from your primary care doctor. These plans are usually fine for most people, unless live in 2 places or hate the limitations.
- PPO's** - Can go to providers both in and out of network. Co-pays are usually higher out of network. Plans generally allow in network anywhere in the country if the company has a network there. Warning – surgeries or procedures out of network can have very high co-pays. Because of the total choice of providers... these plans won't be as rich in benefits to HMO's.
- Veteran Plans** - Can be HMO's or PPO's, but have no RX covered. This allows for richer benefits. Do NOT need to be a veteran to have one of these plans, just no RX. ALL veteran plans in Colorado PAY money to you to be in the plan.
- CSNP's** - Chronic Special Needs Plans. Special built plans to help those with certain chronic conditions. **Must have heart issues (including A-Fib) or Diabetes.** (If you do, might want to call me and talk)
CAUTION – these plans may only have a little extra – AND your doctor may not accept it.
Example – I had a client call into a company and the company told him he had the wrong plan. He switched to the Chronic plan. THEN he found out his doctor didn't accept the plan!! Too late to switch back, so he had to find a completely new doctor. These companies make more money – so they push switching.

HOSPITAL INDEMNITY – If you like the savings but have a hard time putting away money for hospital co-pays... look at one of these plans that can cost around \$38 and help cover those costs!