

2025 Medicare Advantage Plans

PLEASE read your “Annual changes” booklet from your company

Overview Opinion:

- **The plans and companies have remained stable this year. Unless you are unhappy or have a specific need that you want to improve... YOU ARE GOOD! Nothing you need to do.**

Other overall notes:

Some companies have an excessive amount of plans... with little variation. Why? I do not know.
If a plan is strong in one co-pay or benefit, then they have to be weaker in another.

- Finding the plan that is strong for what YOU want... **that is what I do for you!**

There are quite a few “money back” plans (pay you to have the plans).

of plans by company:

UHC – 8 HMO’s / 3 PPO’s

Aetna – 4 HMO’s / 3 PPO’s

Cigna – 2 HMO / 2 PPO

Devoted – 2 HMO / 3 PPO

Select Health – 5 HMO / 1 PPO

Humana – 4 HMO’s / 10 PPO’s / 1 PFFS

Anthem – 1 HMO

Kaiser – 4 HMO / 1 PPO

Clear Spring – 1 HMO / 1 PPO

Company comparison (9 in Colorado) – Brad’s opinion (and yes I have bias based on experience)

The BIG 3: UHC – Still dominant on the front range. Consistent.

Humana – The next biggest and consistent.

Aetna – They are firmly #3 in the country... but in Colorado has lost a chunk of doctors.

The Middle Tier: Anthem – Good company... solid supplements.

Cigna – Good company. Just not up to the big 3.

Kaiser – I am not a fan (biased)... even though they are my biggest seller for under 65.

3rd Tier: Devoted – The 3rd fastest growing Advnatage Plan in country. Great customer service.

Clear Spring – Growing slowly. I have had no problems and also great customer service.

Select Health – I have no clue why they are in business and no reason for a client to pick.

Comparing Benefits between the companies:

Most benefits are exact same or so close not worth comparing.

IE – physicians co-pay, labs, Nursing, emergency, urgent care, preventative, outpatient, vision, etc...

These are the benefits that can mean larger amounts of money and should be the focus:

Cost of plan – though most are \$0. Can be worth thousands between paid ones and payback plans.

Maximum out of pocket – can be thousands of dollars

Inpatient Hospital – can be almost a thousand difference

Dental – Can be over a thousand difference

Special notes:

Gym club membership is still included with all flagship plans and all I went through.

RX – with a maximum of \$2000 for drugs... most plans will be close... but it depends on formulary.

Air Ambulance – Often overlooked, most companies cover with under \$300 co-pay... however,

Aetna, Cigna and Kaiser only cover at 80%. That could be \$5000+ out of pocket.
Hearing – This benefit is all over the place and difficult to compare.

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Flagship HMO plan comparisons (the “main” plan from each company compared – Brad’s opinion) Colorado Springs plans compared (Denver plans can be a little better)

Overview: (Remember – the plan’s doctors and RX formulary are most important to begin with)

UHC – First company to drop comprehensive dental to just preventative (some plans still have full)
They are dominant on front range and easy for doctors. #1 for a reason.
Humana – Only HMO that is nationwide. However, their PPO is about same as HMO anyway.
#2 in country and dominance in front range. Dental stayed strong in plans.
Aetna – Solid #3 in country. Have been the leader in dental... but others have caught up. Lost a chunk of
Doctors in Colorado. In Missouri they offered a health benefit last year – but took away this year
Anthem – Have 1 plan. I cannot think of any reason to choose this plan. Simply a poor plan.
Cigna – Plans have remained solid for this year. Have a gimmicky dental with very high co-pays and
will not cover composite crowns. In my opinion, not strong enough to beat out Big 3.
Kaiser – Plans have improved from years ago. Still my most complained about company.
Devoted – Their dental has diminished substantially. They are great with clients and have some unique
benefits which can be nice. Their payback plan is great. Overall plan comparable to others.
Clear Spring – They simply have the best plan by far! They are the best in almost every category.
If finances are most important – this is the plan. It is a small company in comparison to others.
Select Health – It is an average plan at best. I have no clue why anyone would choose them.

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Best overall Plan:

1. **Clear Spring** – By far the best overall plan in Colorado.
2. (tie) UHC – low overall co-pays and Maximum, good RX plan... but weak dental
Humana – Good dental, good RX plan, nationwide... but weak maximums
Cigna – Good maximum, good dental... weak RX plan and air ambulance

Best Payback Plan without RX (great for veterans):

1. **Devoted** - \$140 a month paid to YOU! Other benefits are good as well, but maximum is high.
2. (tie) UHC - \$75 a month paid to you. Patriot plan has been solid for years – lowest maximum.
Humana - \$75 a month paid to you. Honor plan has been solid for years. High maximum.
Aetna - \$75 a month paid to you. Decent maximum.

Best Payback Plan WITH RX

(note – to have money paid and RX... other benefits weak but great fit for certain people).

1. **Devoted** - \$147.10 a month paid to you. By far best money back plan with an RX benefit.
2. (tie) UHC - \$51 a month paid to you. Good maximum.
Humana - \$51 a month paid to you. Solid benefits.

Best Dental:

1. **Clear Spring** - \$2000 benefit. Any dentist, but \$0 co-pay for in network up to \$2000
2. Humana - \$2500. Humana only dentists and some higher co-pays.
3. (tie) Aetna - \$1500 - \$2200. Their flagship plan is \$1500... but another plan has \$2200.
Cigna - \$1700 - \$20,000. I like their \$1700 plan okay, the \$20,000 has high co-pays.

If you have thoughts of switching – **CALL ME!! WE can talk on phone or set appointment!**