



Healthcare Navigation, LLC



**Changes to Medicare Have Reshaped
the 2025 Marketplace in Wild Ways:**

What Should You do this Open Enrollment Season?

Medicare

History and Evolution

Coverage for Medicare Parts A (hospital) and B (medical) begins. Medicare Parts A and B are described as “original Medicare”.

1966

Supplements (private products) fill A and B “gaps” and demonstration Advantage-Plan type alternatives begin.

1970

Medicare Advantage formalized as Medicare Part C.

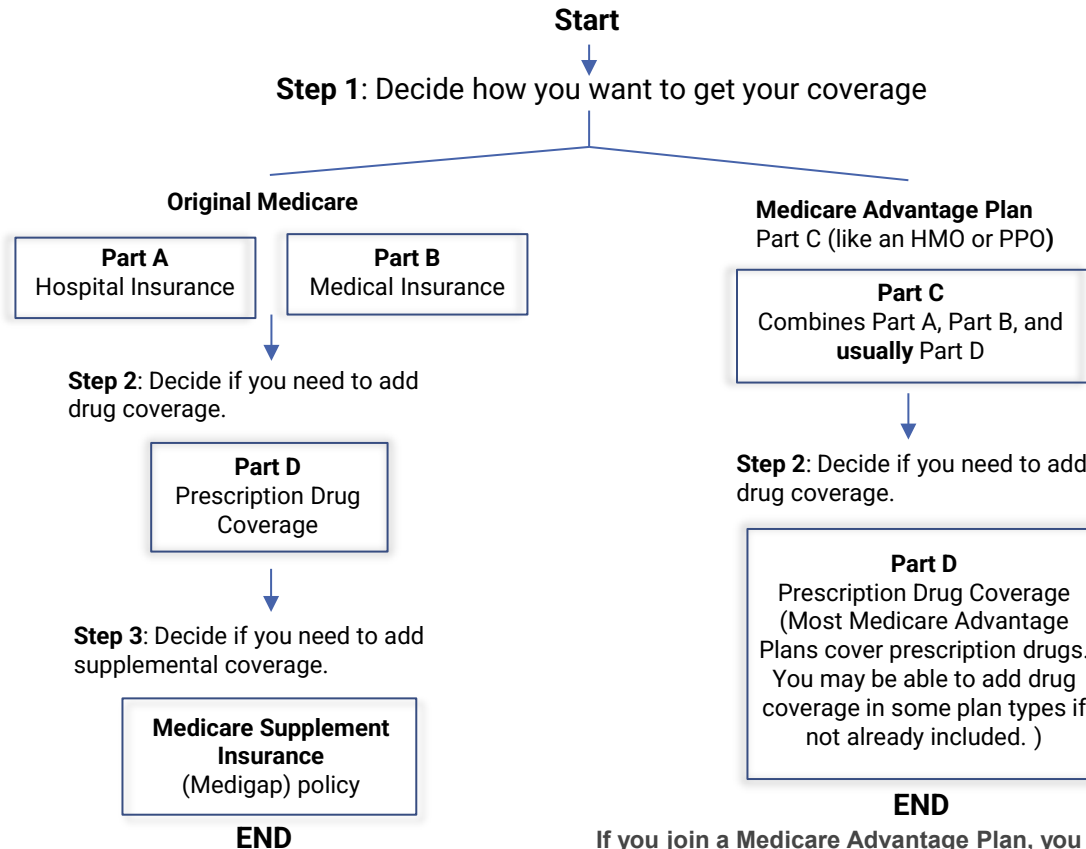
1997

Part D (outpatient drug) begins.

2006

Original Medicare covered illness and injury. As Medicare evolved, more well care, screening and drug coverage added and enhanced benefits through Advantage Plans.

Medicare and You (excerpt): Original Medicare vs Advantage Plan



If you join a Medicare Advantage Plan, you can't use or be sold a Medicare Supplement Insurance (Medigap) policy.

Medicare

Marketplace Changes

Inflation Reduction Act of 2022



Cap on insulin copayments.



Out-of-pocket Part D maximum of **\$8000 in 2024** and **\$2000 in 2025**.



Medicare Drug Price Negotiation Program
(in play but not in effect **until 2026**).

Part D Premium Stabilization Demonstration.

Advantage Plans under Pressure on Many Fronts.



Part D: Medicare Drug Plans

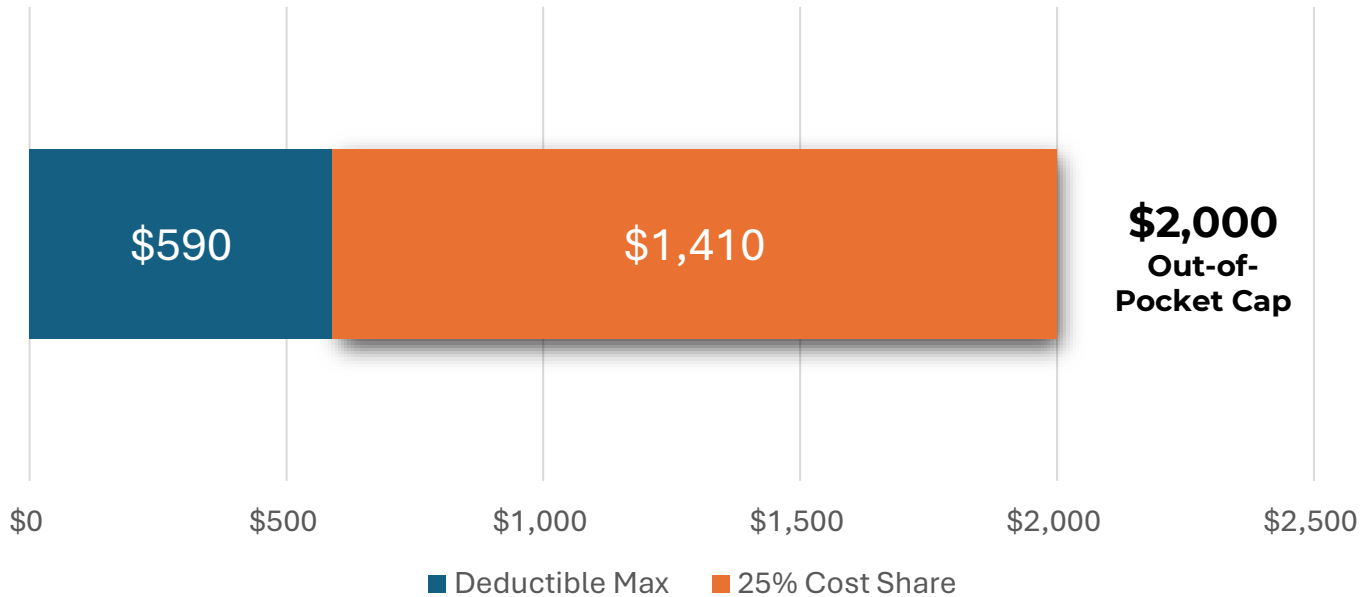
Connecticut PDPs

2024 V 2025

Plan Name	Benefit Type	2024 Rate	2025 Rate	\$ Amount change	% Premium Change
Wellcare Value Script	Enhanced Alternative	\$0.50	\$12.40	\$11.90	2380%
Cigna (Healthcare) Saver	Enhanced Alternative	\$21.90	\$28.80	\$6.90	32%
SilverScript SmartSaver		\$15.70	Discontinued	N/A	N/A
Wellcare Classic	Actuarially Standard	\$36.80	\$28.30	-\$8.50	-23%
Cigna Secure/Healthcare Assurance	Actuarially Standard	\$54.30	\$89.30	\$35.00	64%
Silverscript Choice	Actuarially Standard	\$50.90	\$50.70	-\$0.20	0%
Humana Walmart/Value Rx	Enhanced Alternative	\$54.60	\$64.90	\$10.30	19%
AARP Walgreens		\$72.50	Discontinued	N/A	N/A
Humana Basic	Actuarially Standard	\$67.50	\$102.50	\$35.00	52%
Wellcare Value Plus	Enhanced Alternative	\$78.80	\$112.30	\$33.50	43%
AARP Basic/Saver	Actuarially Standard	\$34.50	\$69.50	\$35.00	101%
Cigna (Healthcare) Extra	Enhanced Alternative	\$90.60	\$112.90	\$22.30	25%
AARP Preferred	Enhanced Alternative	\$110.20	\$107.50	-\$2.70	-2%
SilverScript Plus		\$110.50	Discontinued	N/A	N/A
Humana Premier	Enhanced Alternative	\$108.40	\$143.40	\$35.00	32%
Mutual of Omaha RX Essential		\$27.90	Discontinued	N/A	N/A
Mutual of Omaha RX Plus		\$110.80	Discontinued	N/A	N/A
Mutual of Omaha Rx Premier		\$102.40	Discontinued	N/A	N/A
Blue Medicare RX ValuePlus	Basic Standard	\$53.40	\$49.60	-\$3.80	-7%
Blue Medicare RX Premier	Enhanced Alternative	\$155.80	\$190.80	\$35.00	22%

2025 Part D

Standard Benefit Design





TRoop?

- **TRoop** = True Out-Of-Pocket Max, or not so True? \$2,000 in 2025.
- May mean the beneficiary **pays much less than \$2,000** in drug costs if the beneficiary has an **Enhanced Alternative Benefit Plan**.
- **Calculates the Out-Of-Pocket Cost** as 25% of the cost of the drug or the actual cost share at the pharmacy, **whichever is higher**.

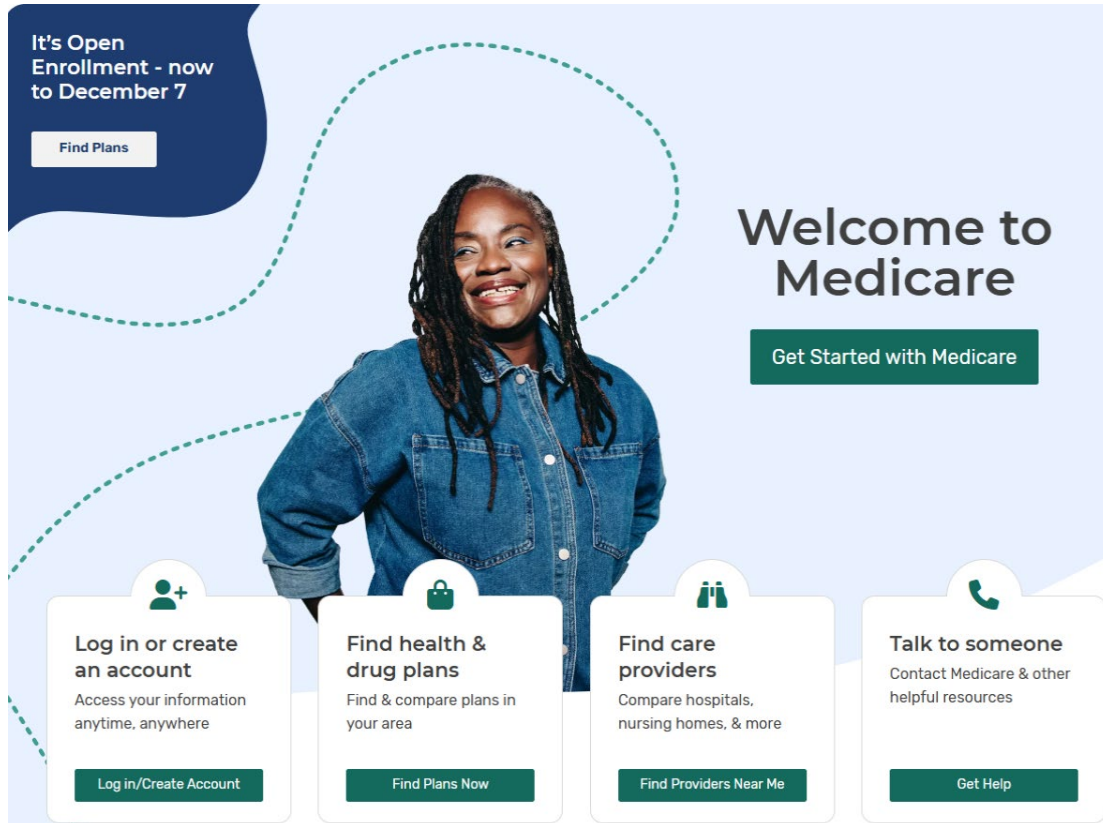
	Retail cost	Cost after deductible	Cost after out-of-pocket cap
Aimovig 70mg/ml solution auto injector	\$772.60	\$47.00	\$0.00
Atenolol 25mg tablet	\$16.68	\$13.00	\$0.00
Rosuvastatin calcium 5mg tablet	\$13.31	\$13.00	\$0.00
Sumatriptan 100mg tablet	\$16.79	\$16.79	\$0.00
Monthly totals	\$819.37	\$89.79	\$0.00

	CVS Pharmacy #03267 ✔ In-network
January	\$89.79
February	\$89.79
March	\$89.79
April	\$89.79
May	\$89.79
June	\$89.79
July	\$89.79
August	\$0.00
September	\$0.00
October	\$0.00
November	\$0.00
December	\$0.00



Actual Out-of-Pocket
\$628.53
Due to Enhanced Benefit

Your Drug Review

A graphic representing the Medicare.gov landing page. It features a smiling woman with dreadlocks in a denim jacket. The background is light blue with green dashed lines. Text includes 'It's Open Enrollment - now to December 7', 'Find Plans', 'Welcome to Medicare', 'Get Started with Medicare', and four service cards: 'Log in or create an account', 'Find health & drug plans', 'Find care providers', and 'Talk to someone'.

It's Open Enrollment - now to December 7

Find Plans

Welcome to Medicare

Get Started with Medicare

Log in or create an account
Access your information anytime, anywhere

Find health & drug plans
Find & compare plans in your area

Find care providers
Compare hospitals, nursing homes, & more

Talk to someone
Contact Medicare & other helpful resources

Log in/Create Account

Find Plans Now

Find Providers Near Me

Get Help

- Use Medicare.gov
- Login to your Medicare.gov account or create one.
- Have your list of medications ready.
- Do not include Part B medications (vaccines, diabetic supplies).

Part D Takeaways



Create an account on my.medicare.gov for streamlined reviews and enrollments.



Verify medications on formulary and understand restrictions if any.



Understand cost share differences between in-network, preferred, and mail order pharmacies.



If you want to set up autopay, contact the carrier directly to enroll.

If you prefer to receive an invoice for premiums, enroll on medicare.gov.

You can elect to have premiums deducted from your Social Security payment, but we recommend paying your premium directly.



Track your enrollment on your my.medicare.gov site.

Medicare Advantage (Part C)

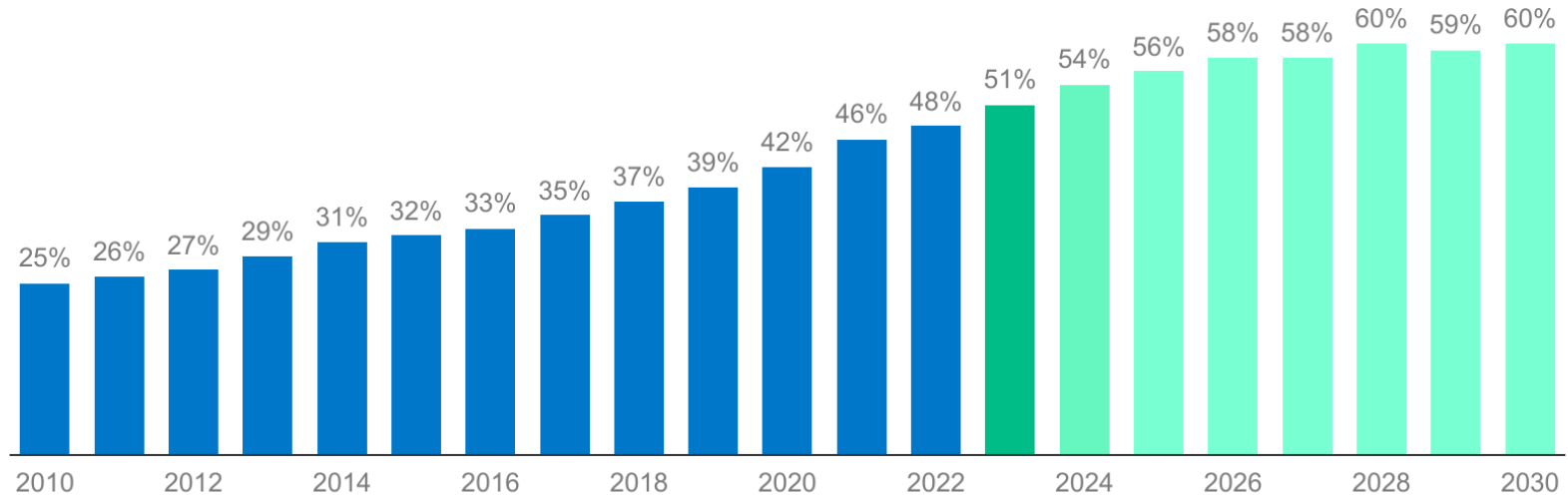
Medicare Advantage Plan Products

	HMO Health Maintenance Organizations	PPO Preferred Provider Organizations	PFFS Private Fee-for-Service Plans	SNP Special Needs Plans	MSA Medicare Medical Savings Accounts
Premium Do most plans charge a monthly premium?	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	No You won't have to pay a separate monthly premium, but you'll continue to pay the monthly Part B premium.
Drugs Does the plan offer Medicare drug coverage (Part D)?	Usually If you join an HMO Plan that doesn't offer drug coverage, you can't get a separate Medicare drug plan.	Usually If you join a PPO Plan that doesn't offer drug coverage, you can't get a separate Medicare drug plan.	Usually If you join a PFFS Plan that doesn't offer drug coverage, you can get a separate Medicare drug plan.	Yes All SNPs must provide Medicare drug coverage (Part D).	No You may join a separate Medicare drug plan.

Figure 1

Medicare Advantage Enrollment and Projections

Medicare Advantage Enrollment 2010-2023 & Projected Enrollment 2024-2030
(As a share of the eligible Medicare population)



NOTE: Includes Medicare Advantage plans: HMOs, PPOs (local and regional), PFFS, and MSAs. About 60.0 million people are enrolled in Medicare Parts A and B in 2023. Using the CBO baseline, Medicare enrollment is based on individuals who are enrolled in Part B, which is designed to include only individuals who are eligible for Medicare Advantage and exclude those who have Part A only and cannot enroll in Medicare Advantage. However, it may include some individuals who have Part B only and also are not eligible for Medicare Advantage.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2023; Medicare Chronic Conditions (CCW) Data Warehouse from 5 percent of beneficiaries, 2010-2016; CCW data from 20 percent of beneficiaries, 2017-2020; and Medicare Enrollment Dashboard 2021-2023. Enrollment numbers from March of the respective year. Projections for 2024 to 2030 are from the May CBO Medicare Baseline for 2023.

KFF

MY LOCATION

New York, NY [Change location](#)

PLAN TYPE

Select a Plan Type ▼

Filter by:

Plan Benefits ▼

Insurance Carrier ▼

Drug Coverage ▼

Star Ratings ▼

Special Needs Plans (SNP) ▼

[View all filters](#)

Showing 10 of 40 Medicare Advantage Plans

SORT PLANS BY

Lowest drug + premium cost ▼

Aetna Medicare Eagle (PPO)

Aetna Medicare | Plan ID: H5521-320-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$0.00 Includes: Only health coverage

Doesn't include: \$174.70 Standard Part B premium

TOTAL DRUG & PREMIUM COST (for 2025)

\$0.00 Only includes premiums for the whole year when you don't enter any drugs

OTHER COSTS

\$0 Health deductible

Drug deductible:

This plan doesn't cover prescription drugs, so you'll pay for the drug's full cost under this plan. Other Medicare Advantage Plans offer drug coverage.

\$14,000 In and Out-of-network

\$8,900 In-network

Maximum you pay for health services

PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits](#) ▼

COPAYS/COINSURANCE

Primary doctor: \$0 copay

Specialist: \$0-35 copay per visit

DRUGS

✗ Doesn't include drug coverage

UHC Medicare Advantage NY-0021 (Regional PPO)

Monthly premium: \$75

Need help? Call 1-855-222-6279 / TTY 711

[Enroll](#)[Save](#)

Costs	In-network - What you'll pay	Out-of-network - What you'll pay
Urgent care	\$45 copay per visit (\$0 copay when outside of the United States)	
Emergency care	\$110 copay per visit (\$0 copay when outside of the United States)	
Ambulance services	\$290 copay for ground or air	
Inpatient hospital care	\$425 copay per day: days 1-5 \$0 copay per day: days 6 and beyond for unlimited days	50% per stay for unlimited days
Outpatient hospital services (including surgery and observation)	\$425 copay	50% of the cost
Ambulatory surgical center	\$375 copay	50% of the cost
Physical and speech therapy	\$25 copay	\$80 copay
Occupational therapy	\$25 copay	\$80 copay
Lab services	\$0 copay	\$0 copay
Outpatient X-rays	\$35 copay	\$55 copay
Diagnostic tests and procedures, non-radiological (such as EKG/ECG tests, etc.)	\$50 copay	50% of the cost

Memorial Sloan Kettering: Accepted Advantage Plans

Payor Type	Health Insurance Provider	In Network Coverage Type(s)	Coverage Details
Medicare/ Medicare Advantage	Aetna Medicare Advantage (MTA retirees only)	PPO	
Medicare/ Medicare Advantage	Anthem Blue Cross Medicare Advantage	PPO, HMO, DSN	See updates
Medicare/ Medicare Advantage	Emblem Medicare Advantage (Medicare Choice PPO Network and VIP Prime Network Only)	PPO, HMO	
Medicare/ Medicare Advantage	Fidelis Medicare Advantage	HMO	
Medicare/ Medicare Advantage	Healthfirst Medicare Advantage	HMO, PPO	
Medicare/ Medicare Advantage	Horizon Medicare Advantage	PPO, HMO	
Medicare/ Medicare Advantage	NYC Medicare Advantage Plus for City Employees	TBD	

Medicare Advantage Takeaways



There are still **too many** Advantage **plans** being offered.



Plans are changing in 2025.

If you are enrolled in a Medicare Advantage plan, pay close attention to benefit changes each year as you may need to make an active decision to ensure coverage is in place.



Review your benefits through the [mymedicare.gov](https://www.mymedicare.gov) tool but also **confirm network status** with the carrier and the provider.



If your employer offers a **retiree Advantage plan**, these plans are often **richer in terms of benefits** than what you can get in the individual market.



If your Advantage Plan is terminated, you may return to original Medicare and you have a **guaranteed issue right** to purchase a Medicare Supplement.

In the News

For Additional Background:



[Biden Officials Stave Off Sticker Shock on Medicare Drug Premiums,](#)

The New York Times, September 27, 2024.



[Insurers Pocketed \\$50 Billion from Medicare for Diseases No Doctor Treated,](#)

The Wall Street Journal, updated July 8, 2024.



[Medicare Advantage: Questionable Use of Health Risk Assessment Continues to Drive Up Payments to Plans by Billions,](#)

**Office of the Inspector General, U. S.
Department of Health and Human Services,
10/24/2024.**



[Three Health Systems Sue Aetna for Breach of Contract](#)



Q & A