



CHIPEWA COUNTY

Human Services

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Information about Medicare Advantage Plans – Network Changes

As requested, I am sending information about Medicare Advantage Plans. If your current plan will not longer be affiliated with your preferred medical network provider (ex: Mayo Clinic) for next year, you may want to:

1. Find a different Advantage Plan
 - a. List of insurance agents who can help you (enclosed)
 - i. If it's important to you to keep your preferred network, tell the agent.
 - b. Or, find a plan on your own by going to www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). Instructions are enclosed.
 - i. If it's important to you to keep your preferred network, you can see the plan's network online – **read the last paragraph in this letter.**
2. If you have Medicaid, you could drop the Advantage Plan (or Dual Special Need Plan – DSNP) and just get a Medicare Part D (drug) Plan with your Original Medicare (Parts A and B). Otherwise, if you keep an Advantage Plan, you must stay in network with your Advantage Plan or Medicaid will not pay either.

If you have an Advantage Plan on January 1st, you can make a one-time change between January 1 and March 31 (during the Medicare Advantage Open Enrollment Period). Your new plan will start the month after you switch. Your options are:

- Switch to a different Advantage Plan
- Revert to Original Medicare (with or without Medicaid) and enroll in a Part D plan
 - No Guaranteed Issue Rights to join a Supplement (Medigap)

Sincerely,
Aging and Disability Resource Center of Chippewa County

Private Medicare-Related Health Insurance Agencies

The ADRC **does not endorse** any of the insurance agencies, but the list below is not all inclusive and subject to change. We did not include agents who are not affiliated with an agency. You may have a trusted insurance agent not on our list who can write Medicare-related health insurance policies.

It is advisable that you call the **Wisconsin Office of the Commissioner of Insurance (OCI)** Customer Affairs team at **1-800-236-8517** to check to see if the agent you want to work with is licensed to sell Medicare-related health insurance in Wisconsin and ask any insurance-related question you may have.

Find out if the person is an “agent” or a “broker”. Agents have to pass a test for each insurance company to be able to sign a person up for that particular policy, ensuring their in-depth knowledge and ability to earn commission. If there is a particular insurance company that you want, be sure to ask the agency if they have agents that can write policies for that specific insurance company.

However, if you want to shop for a plan, policy, and are looking for the best price, you may choose to use a broker as they can recommend options from all companies. They may charge you a fee.

If you are confident that you want a certain type of coverage (Supplement vs Advantage Plan) be firm with the agent on what you’re looking for. If they don’t listen, go elsewhere. Read the back page to see what appropriate vs prohibited agent behavior is, and report to OCI if necessary.

It is highly advisable to talk to a couple different agencies and/or agents. Deciding on your health insurance is an important decision that you should “shop around” and explore your options.

Affiance Insurance Group, 2411 N Hillcrest Prkwy Ste 1D	Altoona, WI 54720	715-514-5554
Silver Maple Insurance Services LLC, 13 E Spruce, Suite 101	Chippewa Falls, WI	715-933-1786
Spectrum Insurance, 318 N. Bridge St	Chippewa Falls, WI	715-723-8135
Chippewa Valley Advisors, 1101 W. Clairemont Ave, Ste 2C	Eau Claire, WI 54701	715-514-2626
Insurance Associates, 3413 Golf Rd	Eau Claire, WI 54701	715-832-1772
The Insurance Center, 3301 Golf Rd Suite #101	Eau Claire, WI 54701	715-836-7675
Mediquest, 505 S. Dewey St #103	Eau Claire, WI 54701	715-559-9782
Midwest Select Ins. Grp, 1101 W Clairemont Ave, Ste 2E	Eau Claire, WI 54701	715-309-5495
Spectrum Insurance, 4233 Southtowne Dr Ste 1	Eau Claire, WI 54701	715-858-9865
Keystone Financial, 4252 Southtowne Dr, Suite D	Eau Claire, WI 54701	715-835-6022
Senior American Benefits, 316 N Barstow #J	Eau Claire, WI 54703	715-831-1311
Huff Insurance Group, 120 W 8 th Ave	Stanley, WI 54768	715-829-8842

Advantage Plans

(Part C or Replacement Plans)

Do I still pay Part B Premium?	Yes
Premium for Advantage Plan	\$0 - \$269 per month for 2026 in Chippewa County. Varies by plan.
Out-of-pocket medical costs	Copayments for medical services up to plan's out pocket maximum. Copays & out of pocket maximum vary by plan.
Providers	Generally, you have to go to providers within the plan's network or you may pay more or all of the cost.
Restrictions	Referrals to see specialists & prior approval for services <i>may be</i> required.
Drug Coverage	Most plans include drug coverage. If not, prescription drug coverage options are typically limited to SeniorCare or VA drug coverage.
Additional Benefits like Dental & Vision	Plans may offer additional benefits such as routine dental care, gym membership, OTC drug programs, and other things not covered by Original Medicare. Additional benefits vary by plan & can change year to year.
Positives	Lower premium options, no health underwriting, plans provide protections on how much you can be charged for services in a year, plans frequently provide extra benefits like dental & vision
Negatives	Less predictable costs, most plans restrict providers who you can see, referrals to see specialist & prior authorization for services may be required, benefits can change year to year, you need a special reason to disenroll from the plan

Example: Ruth is 68 years old. She pays nothing for Medicare Part A, **\$202.90 (2026)** per month for Medicare Part B. She decided to get her Medicare coverage through an Advantage Plan for an additional \$40 per month.

She is now fully recovered after having total hip surgery. On top of her monthly premium, Ruth has copays for her doctor visits, MRIs, surgery, two nights in the hospital, and outpatient physical therapy. Under the plan Ruth is enrolled in, she has copays that total \$1200 for the services listed above.

Ruth pays her monthly premiums but has copays for most medical services up to the plan's limit. Additionally, with an Advantage Plan, Ruth was only able to choose from medical providers within her Advantage Plan's network.

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Compare types of Medicare Advantage Plans

	HMO Health Maintenance Organizations	PPO Preferred Provider Organizations	MSA Medicare Medical Savings Accounts <small>(Medicare Handbook 2026 page 67)</small>	SNP Special Needs Plan
Premium Is there a premium in addition to the Part B premium?	Yes Many charge a premium.	Yes Many charge a premium.	No	Yes Many charge a 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.	No You may join a separate Medicare drug plan.	Yes All SNPs must provide Medicare drug coverage (Part D).
Primary Care Do I need to choose a PCP?	Usually	No	No	Varies by plan Some SNPs require you to choose.
Referrals Do I need a referral from my doctor to use a specialist?	Yes	No	No	Maybe If the SNP is an HMO, you need a referral. If the SNP is a PPO, you don't need a referral.
Providers Can I use any doctor or hospital that accepts Medicare for covered services?	Sometimes You generally must get your care and services in the plan's network. In an HMO Point-of-Service (HMOPOS) Plan, you may get services out of network for a higher cost.	Yes Each plan has a network that you may go to. You may also go out of the plan's provider network, but your costs may be higher.	Yes Generally doesn't have network providers. You may go to any Medicare-approved provider for services Original Medicare covers.	Sometimes If your SNP is an HMO or PPO, it follows those rules.

Not listed on this chart is another Medicare Health Plan, called a **Cost Plan**.

- In general, you can join even if you only have Part B.
- If you have Part A and Part B and go to a non-network provider, Original Medicare covers the services. You'll pay the Part A and Part B coinsurance and deductibles.
- You can join any time the Medicare Cost Plan is accepting new members.
- You can leave any time and return to Original Medicare.
- You can join a separate Medicare drug plan, or you can get Medicare drug coverage (Part D) from the Medicare Cost Plan (if offered). You can choose to get a separate Medicare drug plan even if the Medicare Cost Plan offers Medicare drug coverage. You can only add or drop drug coverage at certain times.

2026 Chippewa County WI Medicare Advantage Plans

Disclaimer: Information provided is subject to changes/error. Contact the plan directly to confirm details, networks, and accuracy.
Information provided courtesy of the ADRC of Chippewa County.

Networks: Mayo Clinic is ending participation in 2026 with all Humana and most United Healthcare (UHC) plans. *

*UHC commercial and group retiree plans will still have Mayo in network.

Contract Plan ID	Plan Type	Plan Name	Rx Drugs	Premium	In-Network Maximum Out-of-Pocket	Out-of-Network Maximum Out of Pocket	Phone
H7598_004	HMO	Group Health - Cooperative Medicare Advantage	Yes	\$0.00	\$6,000.00	No coverage	1-800-460-4641
H5216_355	PPO	Humana USAA Honor Giveback	No	\$0.00	\$6,000.00	\$10,100.00	1-888-873-0686
H7617_022	PPO	Humana USAA Honor Giveback	No	\$0.00	\$6,000.00	In/out comb \$13,900	1-888-873-0686
R5361_001	Regional PPO	Humana USAA Honor Giveback	No	\$0.00	\$6,750.00	\$10,100.00	1-888-873-0686
H7617_007	PPO	HumanaChoice H7617-007	Yes	\$47.00	\$9,250.00	\$10,100.00	1-888-873-0686
R5361_002	Regional PPO	HumanaChoice R5361-002	Yes	\$103.00	\$7,200.00	In/out comb \$13,900	1-888-873-0686
H2450_007	Cost	Medica Prime Solution Thrift w/Rx	Yes	\$92.80	\$6,750.00	Revert to Original Medicare	1-800-906-5432
H2450_030	Cost	Medica Prime Solution Thrift	No	\$49.00	\$6,750.00	Revert to Original Medicare	1-800-906-5432
H2450_038	Cost	Medica Prime Solution Focus	No	\$144.00	\$4,000.00	Revert to Original Medicare	1-800-906-5432
H2450_039	Cost	Medica Prime Solution Focus w/Rx	Yes	\$236.70	\$4,000.00	Revert to Original Medicare	1-800-906-5432
H2450_050	Cost	Medica Prime Solution Standard	No	\$20.00	\$5,900.00	Revert to Original Medicare	1-800-906-5432
H2450_051	Cost	Medica Prime Solution Core	No	\$106.00	\$4,900.00	Revert to Original Medicare	1-800-906-5432
H1181_001	MSA	Network Health Prime	No	\$0.00	Not Applicable	Not applicable	1-800-983-7587
H5211_001	HMO-POS	Security Health - Spirit	No	\$89.00	\$1,500.00	In/out comb \$1,500	1-877-998-0998
H5211_003	HMO-POS	Security Health - Compass	No	\$0.00	\$3,400.00	In/out comb \$3,400	1-877-998-0998
H5211_002	HMO-POS	Security Health - Essence Rx	Yes	\$87.00	\$3,800.00	In/out comb \$3,800	1-877-998-0998
H5211_004	HMO-POS	Security Health - Legacy Rx	Yes	\$269.00	\$2,200.00	In/out comb \$2,200	1-877-998-0998
H5211_012	HMO-POS	Security Health - Esteem Rx	Yes	\$0.00	\$5,000.00	In/out comb \$5,000	1-877-998-0998
H0294_014	PPO	UnitedHealthcare - AARP Medicare Advantage	No	\$0.00	\$6,700.00	In/out comb \$10,100	1-800-555-5757
H5253_021	HMO-POS	UnitedHealthcare - AARP Medicare Advantage	No	\$0.00	\$6,700.00	No Coverage	1-800-555-5757
H5253_072	HMO-POS	Patriot No Rx WI-MA02	Yes	\$0.00	\$6,700.00	No coverage	1-800-555-5757
The DSNP plans listed below are only available to people who have both Medicaid and Medicare.							
Contract Plan ID	Plan Type	Plan Name					Phone
H9525_003	HMO D-SNP	Anthem Full Dual Advantage					1-833-668-2383
H9525_018	HMO D-SNP	Anthem Full Dual Advantage 2					1-833-668-2383
H7598_003	HMO D-SNP	Cooperative Advantage					1-800-460-4641
H5211_010	HMO D-SNP	Ally Rx					1-877-998-0998
H0294_027	PPO D-SNP	UHC Dual Complete WI-D001					1-888-834-3721
H3794_002	HMO-POS D-SNP	UHC Dual Complete WI-D002					1-888-834-3721
H3794_004	HMO-POS D-SNP	UHC Dual Complete WI-V001					1-888-834-3721

Breaking Down Part C – How to Decide Between Medicare Advantage Plan Options

Factors to consider:



County of Residence

Make sure you are searching in the right County. Talk with the ADRC in the County where you live to find out the most up to date options. Friends, relatives or even TV ads from different areas may suggest plans that are not offered where you live.

Provider Network

Medicare Advantage plans may restrict your care to a network, or allow you to go out of network for a higher copay. Make sure the providers you want to receive care from are in the plan's network before signing up.

Maximum Out of Pocket

A combination of all out-of-pocket **medical** expenses within the plan year; deductibles, copays/coinsurance (doesn't include medication copays). Applies to most services except for preventive care. Make sure you consider how much you could end up paying out of pocket

Drug Coverage

Medicare Advantage plans require that you take the drug coverage that comes with the plan unless you have SeniorCare or Veteran's drug coverage. The Medicare.gov Plan Finder tool is the best way to find out if the plan will cover all of your current medications, and that your pharmacy is in network with the plan. The plan finder will also give you estimates on medication copays.

Premiums

The plan premium is a consideration, but shouldn't be the lone decision factor. Sometimes a \$0.00 premium plan seems less expensive, but the out-of-pocket costs could be much higher.

Extra Benefits

Varies by plan

Medicare Advantage plans must follow Medicare guidelines for medical coverage but are allowed to offer more than Original Medicare. Example: Medicare Advantage plans may offer a free gym membership, preventive dental, preventive vision, and hearing aid coverage, in-home support, flex accounts, transportation, and groceries.

2026



Step 1: Narrow Down a Plan that Covers Well (Worksheet for Advantage Plans)

We recommend comparing online either at www.medicare.gov or on the plan's website, and then call the plan directly to confirm accuracy and get more detailed information (see below to write in the answers).

Plan 2 (name):	Plan 2 (name):
County of Residence "Is this plan offered in my county?"	Answer:
Provider Network "Is my doctor/hospital in network?" "Where can I go to the doctor?" "If I travel, what is the coverage?"	Answer:
Maximum Out of Pocket "What is the maximum I'll pay for in network?" "Is there a max for out-of-network?"	Answer:
Drug Coverage "Are all my drugs on the formulary?" "Are there quantity limit issues?" "Is my pharmacy in network?" "All drug tiers apply towards deductible?"	Answer:
Premiums "What is the monthly premium?" "Is there a Part B premium reduction?"	Answer:
Extra Benefits "What is the dental, vision, and hearing coverage - and what's the provider network?" "What extra benefits are offered?"	Answer:

Step 2: Pricing Breakdown (Worksheet for Advantage Plans)

After you find plans with general coverage that meet your needs, you can compare cost break-downs.

Plan Name:	Plan 1 Name:	Plan 2 Name:
Part C Premium (Health+Drug):		
Health Deductible:		
Out-of Pocket Maximum:		
Out of Network Fee (OON)		
Cost for Doctor Visits:		
Cost for Specialist Visit:		
Cost for Rehab: PT, OT, ST		
Cost for Chiropractor (Medicare approved):		
Outpatient Mental Health:		
Outpatient Services/Surgery:		
Cost for Inpatient Hospital		
Cost for Skilled NH facility:		
HomeHealth Care:		
Ambulance:		
Emergency Care:		
Urgent Care:		
Durable Medical Equipment:		
Chemotherapy:		
Diabetic testing supplies:		
Diagnostic Tests and Lab services:		
Preventitive:		
OTC mail order		
Renal Dialysis:		
Part B Rx		
Additonal Benefits		

Ways to compare and change your plan 24/7:



**Call 1-800-MEDICARE
(1-800-633-4227)**
Or contact plans directly



**Go online to Medicare's
Plan Finder tool**
www.Medicare.gov/plan-compare

Why It's Important Not to Skip Comparing Plans

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be “locked in” the plan for the entire calendar year.

How to Compare Plans

If you're comparing coverage yourself (or with the help of a trusted family or friend), you can do it by **calling 1-800-Medicare (1-800-633-4227)** or **online at www.medicare.gov**. See the next pages for self-help instructions for both methods.

Important Note: After you find a plan that you're interested in, we HIGHLY encourage you to call the plan directly to confirm the information is accurate before you enroll with the plan, which you can do in the same phone call. Unfortunately, the online PlanFinder, and the information that 1-800-Medicare agents have, is subject to errors so it's always best to confirm directly with the plan itself when making such an important decision.

Keep Track of Deadlines – Put on Your Calendar

- October 15.....Open Enrollment starts
- December 7Open Enrollment ends / **last day to make a switch**
- January 1The plan you choose will go into effect

Know Where to Turn for Help

If you end up needing additional help after trying on your own, here's some other Helplines:

- Medicare1-800-633-4227 (open 24/7)
- Medigap Helpline1-800-242-1060
- Part D Helpline1-855-677-2783
- ADRC of Chippewa County1-715-726-7777 (limited availability)



Compare Coverage by Phone – Step by Step Instructions

1. Gather these items:

- Medicare card
- List of prescription drugs (the name, dosage, quantity)
- Preferred pharmacy names/zip codes
- Paper and pencil - for taking notes

2. Prepare for the call

- Write down the current date and time of the phone call:

Date: _____ Time: _____

- Call Medicare at 1-800-633-4227

- Rep's name/Call Reference #: _____

3. Say what you're looking for:

- Part D (drug coverage only), or
- Advantage Plan (bundles health and drug coverage)

4. Review & Compare Plans

- Look at plans from **lowest yearly cost** to highest

- Ask for the "**Plan Details**" to compare:

	Plan 1 name:	Plan 2 name:
Premium & deductible		
Drug costs (monthly/yearly)		
Pharmacy network status		
Drug restrictions		
All drugs covered?		
Drug copays?		

5. Verify with the Plan – Not required but **HIGHLY encouraged**

- Ask Medicare to transfer you to the plan
- Confirm cost details are accurate
- Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?

6. Enroll in Your Chosen Plan

- Ask to enroll over the phone
- Write confirmation #: _____



Compare Coverage Online - Step by Step Instructions

Read back page for tips!

①. Go to the Website

Open your browser and type: www.Medicare.gov

②. Log In, Create an Account, or General Search

Click "Log In" if you already have a Medicare account

OR click "Create Account" and enter:

- Medicare number & Part A start date
- Name, date of birth, ZIP code, email (required)
- Choose username, password, and a secret question

OR click "Find Plans Now" for a General Search, but nothing will be saved, including your medication list

Scan the code below with your phone's camera, click the pop-up, and watch a tutorial!



www.youtube.com/watch?v=8bLdJoPRiBo

③. Start Your Plan Search

From your homepage, click "Find Plans Now"

Enter your ZIP code and coverage type

④. Add Your Medications

Type the name of each prescription drug

Add dosage, quantity, and how often you take it

Click "Done Adding Drugs"

⑤. Choose Your Pharmacies

Select up to 5 pharmacies to see best pricing (include mail order if you want)

Click "Done"

⑥. Review & Compare Plans

Look at plans from **lowest yearly cost** to highest

Check the box to compare plans side-by-side

Click "Plan Details" to check:

- Premiums & deductibles
- Monthly/yearly drug costs
- Pharmacy network status
- Drug restrictions & coverage phases

⑦. Call and verify with the Plan – Not required but **HIGHLY encouraged**

Phone number is on the top of the Plan Details page for the plan you're interested in

Confirm PlanFinder cost details are accurate with the representative on the phone

Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?

If the plan's information matches the Planfinder data, you can enroll over the phone

⑧. If you want to enroll online with the Planfinder Tool on Medicare.gov:

Click "Enroll" and fill out your information

Print or save your confirmation



ADRC's tips for using www.medicare.gov to find a plan

- ✓ Be sure to update all your medications before running the Planfinder to check Part D or Part C/Advantage plans.
- ✓ Select up to 5 pharmacies to get the best pricing.
- ✓ The Part D or Part C/Advantage plans will be listed in order of most cost-effective plans.
- ✓ The drug pricing on Medicare.gov's website/Planfinder is an estimate. Drug prices can and do fluctuate throughout the year but the Planfinder is the best way to be able to compare plans.
- ✓ It is highly advisable to call the Part D or Part C/Advantage plan that is coming up as the best plan for the next year to verify the costs of all your medications at the pharmacy of your choice. If you are in a Part C/Advantage Plan, you also would want to verify the following with the plan: Are my providers in network? Are there prior authorizations needed? Are referrals to see specialists needed? What are the extra benefits: Over the Counter medications, dental, vision, hearing, gym memberships, etc. There is always a non-member number listed for each plan on your Planfinder results.
- ✓ Open enrollment runs from Oct. 15-Dec. 7. So if you do want to change to a different Part D or Part C/Advantage Plan, you would need to do this before Dec. 7. It is best to not run the Planfinder that first week as there are often errors/glitches with it. You can enroll into a new Part D or Part C/Advantage plan by calling the plan, enrolling online on the medicare.gov website, or by calling 1-800-Medicare which is open 24/7.
- ✓ If the Planfinder results show that your current plan is also the most cost-effective plan, it is still highly advisable to call the plan directly to verify Planfinder results. Your current plan will continue for the next year if other coverage isn't selected.