

Premium Reduction Plans 2026 Medicare Advantage Plan (HMOs) Comparison Chart for Contra Costa County



ABOUT THIS CHART

In Contra Costa County for 2026, there is a Medicare Advantage plan designed primarily for individuals who frequently use VA medical benefits. This plan, called the Imperial Courage Plan (Plan # H5496-016-0), covers all Medicare Part A and Part B services. It offers a \$75 reduction in your Part B premium.

Medicare Advantage plans are offered by private insurers and approved as well as subsidized by Medicare. A premium reduction plan provides benefits comparable to traditional Medicare; however, drug coverage is excluded. Enrollment in a Medicare Advantage HMO restricts usage of Medicare benefits to within the plan network. This plan offers additional benefits beyond those included in original Medicare. Further details about these benefits can be found in the plan's Summary of Benefits.

Eligibility for this plan extends to all individuals with Medicare Parts A and B, including beneficiaries under age 65 who qualify through disability, regardless of health status. Unlike most Medicare Advantage options, this plan delivers the Part B premium reduction directly to the Social Security Administration. This adjustment will result in either an increased monthly Social Security benefit or a lowered Part B premium bill, with no direct reimbursement to the participant.

This plan may best serve individuals who utilize Veterans Administration medical services for their primary medical and prescription needs. It allows participants to access Medicare benefits outside of the VA system without incurring standard Medicare cost sharing. Please note that Imperial Courage does not include prescription drug coverage, nor does it permit enrollment in a standalone Part D plan. Participants without VA drug benefits could face a Part D late enrollment penalty in the future.

SOME RULES FOR ALL PLANS

This Health Maintenance Organization (HMO) plan requires you to use network providers, including contracted physician groups and hospitals. Primary Care Providers must refer you to specialists within the same network, and care outside the network is only allowed in emergencies. Always check if your preferred doctors and hospitals are covered by your Medicare Advantage Plan. Referrals must stay within the same medical group.

JOINING A PLAN

If you have Medicare Parts A & B, you can join this plan during the Annual Enrollment Period (Oct 15–Dec 7), with coverage starting January 1st. New Medicare members may enroll within 7 months of eligibility (usually around your 65th birthday). You also have a 2-month special enrollment if you lose coverage or move. Enroll by calling 800-838-5914 or using the Planfinder tool's Enrollment Button. Your previous Medicare Advantage or Prescription Drug plan will be canceled once your new plan is active.

CHANGING PLANS

Between January 1 and March 31 each year, individuals enrolled in a Medicare Advantage plan are eligible to switch to another Advantage Plan or return to Original Medicare with a separate Prescription Drug plan. Additionally, changes to coverage may be made during the Annual Enrollment Period, which runs from October 15 to December 7, with an effective date of January 1.

SOME CONSIDERATIONS FOR CHOOSING A PLAN

- Does the plan include your preferred doctors and hospitals? For HMOs, both PCP and specialists must be in the same group (IPA).
- What is the monthly premium (besides Medicare Part B)?
- What are the co-pays, deductibles, and out-of-pocket maximum for services like doctor visits, surgery, or chemotherapy?
- Does the plan cover your prescription drugs? Check with Medicare's Planfinder tool; standard Part D rules apply.
- Are extra benefits included, such as dental or hearing coverage, to meet your needs?

Note: 2025 Medicare cost sharing for inpatient hospitalization and inpatient mental health: Deductible \$1,676 for each benefit period. Days (1-60) \$0, Days (61-90) \$419 per day, Days (91 and beyond) \$838 lifetime reserve days. 2025 Medicare cost sharing for skilled nursing facilities: (Days 1–20) \$0, (Days 21–100) \$209.50 per day, (Days 101 and beyond) responsible for all costs.

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**

Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222

Visit: cchicap.org then 'Contact Us' Email: ehsdhicap@ehsd.cccounty.us



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