

2027 West Central Medicare Advantage and Cost Plans

Arthur County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Chase County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Dawson County

Wellcare Giveback (HMO-POS)
Wellcare Simple (HMO-POS)

Dundy County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Frontier County

Aetna Medicare Eagle (HMO-POS)
Aetna Medicare Enhanced Classic Extra (PPO)
Aetna Medicare Enhanced Extra (PPO)
Aetna Medicare Signature (HMO-POS)
Aetna Medicare Signature (PPO)
Aetna Medicare Signature Classic (PPO)
Aetna Medicare Signature Classic Extra (PPO)
Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)
DEVOTED CHOICE 001 NE (PPO)
DEVOTED CHOICE GIVEBACK 002 NE (PPO)
DEVOTED CHOICE GIVEBACK EXTRAS 011 NE (PPO)
Medica Advantage Essential (PPO)
Medica Advantage Salute (PPO)
Medica Advantage Select (PPO)
Wellcare Giveback (HMO-POS)
Wellcare Simple (HMO-POS)

Gosper County

Aetna Medicare Eagle (HMO-POS)
Aetna Medicare Enhanced Classic Extra (PPO)
Aetna Medicare Enhanced Extra (PPO)
Aetna Medicare Signature (HMO-POS)
Aetna Medicare Signature (PPO)
Aetna Medicare Signature Classic (PPO)
Aetna Medicare Signature Classic Extra (PPO)
DEVOTED CHOICE 001 NE (PPO)
DEVOTED CHOICE GIVEBACK 002 NE (PPO)
DEVOTED CHOICE GIVEBACK EXTRAS 011 NE (PPO)
Medica Advantage Essential (PPO)
Medica Advantage Salute (PPO)
Medica Advantage Select (PPO)
Wellcare Giveback (HMO-POS)
Wellcare Simple (HMO-POS)

Grant County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Hayes County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Hitchcock County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Hooker County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Keith County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Lincoln County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Logan County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)
Medica Prime Solution Core (Cost)
Medica Prime Solution Premier (Cost)
Medica Prime Solution Standard (Cost)
Medica Prime Solution Thrift (Cost)

McPherson County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Perkins County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Red Willow County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Thomas County

Blue Cross and Blue Shield of Nebraska MA Assure (HMO-POS)
Blue Cross and Blue Shield of Nebraska MA Connect (PPO)
Blue Cross and Blue Shield of Nebraska MA Protect (PPO)

Understanding Medicare Advantage Plan Benefits

Plan Overview

Monthly Premium - The dollar amount you owe monthly in addition to the Part B premium to be a plan member.

Medicare Deductible - The amount you pay for health care services before your insurance begins to pay. Reach out to the plan for details on what applies to the deductible. Prescription drug costs do not count towards this deductible.

Out-of-Pocket Limit - The most you could pay for covered services in the year. After you spend this amount on deductibles, copayments, and coinsurance, your plan pays 100% of the costs of covered benefits. The out-of-pocket limit doesn't include monthly premiums or the cost of prescriptions.

Benefits & Cost

Copays - A set amount that you pay for health care service. Each service has its own unique copay. Typically you pay copays after your deductible has been met.

Coinsurance - A percentage you pay for a specific health care service. Typically you pay coinsurance after your deductible has been met.

Costs shown are in-network values unless noted as 'out'. Out-of-network costs may be higher.

Prescription Coverage

Medicare Advantage plans may include drug coverage. Deductibles, copays and coinsurance will apply to prescriptions and do not count towards the Health Deductible or out-of-pocket limit.

	Nebraska Sample MA Plan (HMO)
Phone Number	800-555-5555
Contract & Plan ID	H5555-055
Evidence of Coverage Link	Click for more details
Plan Overview	
Monthly Premium	\$0
Health Deductible	\$0
Maximum Out-of-Pocket	\$7,150 in
Benefits & Costs	
Primary Doctor Visit	\$0
Specialist Visit	\$0 - 70
Labs / Tests / X-rays	\$0 / \$45 / \$30
Emergency Room	\$130
Urgent Care	\$0 - 50
Inpatient Hospital Care	\$445 per day for days 1-6 \$0 days 7-90 <i>Potential Total = \$2,670</i>
Outpatient Hospital Care	\$0 - 445 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-100
Ground Ambulance	\$290
Physical Therapy	\$50
Prescription Coverage	
Drug Deductible	No Drug Coverage
Extra Benefits	
Dental Coverage	Yes - up to \$1,000
Vision Coverage	Yes - up to \$200
Additional Benefits	Hearing, Fitness, OTC—\$65/qtr., & other benefits. See Plan materials

Plan Name and Type

HMO - This type of plan has a network of providers. Enrollees must use in-network providers in order for the plan to cover the service, some plans may offer exceptions to this policy.

PPO - This type of plan has in-network and out-of-network providers. Enrollees who use in-network providers may pay less out-of-pocket. Enrollees who use out-of-network providers may pay more out-of-pocket.

Cost - This type of plan has a network of providers. Enrollees who use in-network providers may pay less out-of-pocket. If an out-of-network provider is used, standard Medicare Part A and B costs apply.

SNP - This type of plan has a network of providers. Enrollees must meet specific requirements to enroll into a Special Needs Plan (SNP). Costs will vary.

Extra Benefits

Dental/Vision Coverage - The amount listed is the total the plan will pay for care in the calendar year. Some plans require the use of network providers, others offer reimbursement for any provider. Contact the plan for details.

Additional Benefits - Benefits often include assistance with hearing services including hearing aids, fitness benefits such as a gym membership, and over-the-counter (OTC) medication. Check the plan's Evidence of Coverage or contact the plan for a full list of their specific additional benefits.

	<i>Aetna Medicare Enhanced Classic Extra (PPO)</i>	<i>Aetna Medicare Signature Classic Extra (PPO)</i>	<i>Aetna Medicare Signature Classic (PPO)</i>	<i>Aetna Medicare Enhanced Extra (PPO)</i>
Phone Number	844-509-6254	844-509-6254	844-509-6254	844-509-6254
Contract & Plan ID	H1608-118	H1608-012	H1608-038	H5521-755
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$62	\$0	\$0	\$72
Health Deductible	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket	\$6,500 in / \$10,750 out	\$5,000 in / \$10,750 out	\$7,150 in / \$10,750 out	\$7,150 in / \$10,750 out
Benefits & Costs				
Primary Doctor Visit	\$0 in / \$35 out	\$0 in / 40% out	\$0 in / 50% out	\$0 in / \$35 out
Specialist Visit	\$35 in / \$65 out	\$35 in / 40% out	\$50 in / 50% out	\$35 in / \$65 out
Labs / Tests / X-rays	\$0 / \$0-20 / \$10	\$0 / \$0-20 / \$10	\$0 / \$0-25 / \$15	\$0 / \$0-20 / \$10
Emergency Room	\$130	\$130	\$130	\$130
Urgent Care	\$50	\$50	\$50	\$50
Inpatient Hospital Care	\$275 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,375</i>	\$300 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,500</i>	\$335 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,675</i>	\$325 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,625</i>
Outpatient Hospital Care	\$0 - 275 per visit	\$0 - 300 per visit	\$0 - 335 per visit	\$0 - 325 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100
Ground Ambulance	\$245	\$315	\$315	\$245
Physical Therapy	\$35	\$40	\$60	\$35
Prescription Coverage				
Drug Deductible	\$500	\$500	\$700	\$700
Extra Benefits				
Dental Coverage	Yes - up to \$2,000	Yes - up to \$750	Yes - Preventive only	Yes - up to \$2,000
Vision Coverage	Yes - up to \$100	Yes - up to \$100	Yes - up to \$100	Yes - up to \$250
Additional Benefits	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials

	<i>Aetna Medicare Signature (PPO)</i>	<i>Aetna Medicare Eagle (HMO-POS)</i>	<i>Aetna Medicare Signature (HMO-POS)</i>	<i>Blue Cross Blue Shield of Nebraska MA Assure (HMO-POS)</i>
Phone Number	844-509-6254	844-509-6254	844-509-6254	844-899-6060
Contract & Plan ID	H5521-754	H7149-007	H7149-001	H3170-004
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$0	\$0 (Part B giveback \$95)	\$0	\$0
Health Deductible	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket	\$7,150 in / \$10,750 out	\$6,750 in	\$4,450 in	\$5,900 in
Benefits & Costs				
Primary Doctor Visit	\$0 in / 40% out	\$0	\$0	\$0
Specialist Visit	\$45 in / 40% out	\$40	\$40	\$45
Labs / Tests / X-rays	\$0 / \$0-30 / \$30	\$0 / \$0-20 / \$10	\$0 / \$0-20 / \$15	\$0 / \$0-525 / \$40
Emergency Room	\$130	\$130	\$150	\$130
Urgent Care	\$50	\$50	\$50	\$40
Inpatient Hospital Care	\$405 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,025</i>	\$325 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,625</i>	\$375 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,875</i>	\$525 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,625</i>
Outpatient Hospital Care	\$0 - 405 per visit	\$0 - 325 per visit	\$0 - 375 per visit	\$525 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-10, \$10/day 11-20, \$218/day 21-100
Ground Ambulance	\$315	\$320	\$320	\$325
Physical Therapy	\$45	\$40	\$40	\$45
Prescription Coverage				
Drug Deductible	\$500	No Drug Coverage	\$700	\$400
Extra Benefits				
Dental Coverage	Yes - up to \$1,000	Yes - up to \$1,500	Yes - up to \$1,000	
Vision Coverage	Yes - up to \$100	Yes - up to \$200	Yes - up to \$200	
Additional Benefits	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC—\$90/qtr., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	

	Blue Cross Blue Shield of Nebraska MA Connect (PPO)	Blue Cross Blue Shield of Nebraska MA Protect (PPO)	Devoted Choice 001 NE (PPO)	Devoted Choice Giveback 002 NE (PPO)
Phone Number	844-899-6060	844-899-6060	844-978-2770	844-978-2770
Contract & Plan ID	<i>H8181-002</i>	<i>H8181-004</i>	<i>H9802-001</i>	<i>H9802-002</i>
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$0	\$48	\$0	\$0 (Part B giveback \$159.80)
Health Deductible	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket	\$6,650 in / \$9,000 out	\$5,700 in / \$8,000 out	\$4,800 in / \$6,800 out	\$9,850 in / \$14,500 out
Benefits & Costs				
Primary Doctor Visit	\$0 in / \$15 out	\$0 in / \$15 out	\$0 in / \$5 out	\$0 in / \$5 out
Specialist Visit	\$50 in / 40% out	\$45 in / 40% out	\$5-40 in/out	55 in/out
Labs / Tests / X-rays	\$0 / \$0-550 / \$50	\$0 / \$0-500 / \$30	\$0-40 / \$0-95 / \$0-75	\$0-55 / \$0-95 / \$0-75
Emergency Room	\$130	\$130	\$130	\$115
Urgent Care	\$50	\$40	\$0-45	\$0-40
Inpatient Hospital Care	\$550 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,750</i>	\$500 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,500</i>	\$395 per day for days 1-6 \$0 days 7-90 <i>Potential Total = \$2,370</i>	\$475 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,375</i>
Outpatient Hospital Care	\$550 per visit	\$500 per visit	\$0 - 495 per visit	\$0 - 500 per visit
Skilled Nursing Facility Care	\$0/day 1-10, \$10/day 11-20, \$218/day 21-100	\$0/day 1-10, \$10/day 11-20, \$218/day 21-100	\$10/day 1-20, \$221/day 21-100	\$0/day 1-20, \$218/day 21-100
Ground Ambulance	\$400	\$350	\$0-350	\$0-325
Physical Therapy	\$50	\$35	\$20-50	\$55
Prescription Coverage				
Drug Deductible	\$400	\$400	\$650	\$461
Extra Benefits				
Dental Coverage			Yes - up to \$3,000	Yes - up to \$250
Vision Coverage			Yes - up to \$350	Yes - up to \$200
Additional Benefits			Hearing, Fitness, OTC-\$62/qtr., & other benefits. See Plan materials	Hearing, Fitness & other benefits. See Plan materials

	Devoted Choice Giveback Extras 011 NE (PPO)	Medica Prime Solution Core (Cost)	Medica Prime Solution Premier (Cost)	Medica Prime Solution Standard (Cost)	Medica Prime Solution Thrift (Cost)
Phone Number	844-978-2770	800-906-5432	800-906-5432	800-906-5432	800-906-5432
Contract & Plan ID	H9802-011	H2450-046	H2450-043	H2450-044	H2450-030
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview					
Monthly Premium	\$0 (Part B giveback \$75)	\$114	\$216	\$0	\$53
Health Deductible	\$150	\$0	\$0	\$200	\$50
Maximum Out-of-Pocket	\$7,250 in / \$10,600 out	\$5,900 in	\$4,450 in	\$7,150 in	\$7,150 in
Benefits & Costs					
Primary Doctor Visit	\$0 in / \$5 out	\$10	\$0	\$15	20%
Specialist Visit	50 in/out	\$25	\$0	\$60	20%
Labs / Tests / X-rays	\$0-50 / \$0-95 / \$0-75	\$0 / \$10-25 / \$10	\$0 / \$0 / \$0	\$0 / \$15-60 / \$60	\$0 / 20% / 20%
Emergency Room	\$115	\$130	\$130	\$130	\$130
Urgent Care	\$0-40	\$25	\$0	\$50	\$25
Inpatient Hospital Care	\$490 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,450</i>	\$300 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,500</i>	\$200 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,000</i>	\$425 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,125</i>	\$350 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$1,750</i>
Outpatient Hospital Care	\$0 - 550 per visit	\$0-300 per visit	\$0-200 per visit	\$0-500 per visit	0-20%
Skilled Nursing Facility Care	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100	\$0/day 1-20, \$221/day 21-100
Ground Ambulance	\$0-345	\$200	\$100	\$350	20%
Physical Therapy	\$50	\$25	\$0	\$60	20%
Prescription Coverage					
Drug Deductible	\$700	No Drug Coverage	No Drug Coverage	No Drug Coverage	No Drug Coverage
Extra Benefits					
Dental Coverage	Yes - up to \$3,250	Yes - Preventive only	Yes - Preventive only	Yes - Preventive only	Not Covered
Vision Coverage	Yes - up to \$400	Yes - up to \$100	Yes - up to \$100	\$45 for Medicare covered vision	20% for Medicare covered vision
Additional Benefits	Hearing, Fitness, OTC-\$71/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$35/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$50/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$25/6-mo., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials

	<i>Medica Advantage Essential (PPO)</i>	<i>Medica Advantage Salute (PPO)</i>	<i>Medica Advantage Select (PPO)</i>	<i>Wellcare Giveback (HMO-POS)</i>	<i>Wellcare Simple (HMO-POS)</i>
Phone Number	800-906-5432	800-906-5432	800-906-5432	844-480-0680	844-480-0680
Contract & Plan ID	<i>H8889-025</i>	<i>H8889-009</i>	<i>H8889-026</i>	<i>H1215-003</i>	<i>H1215-005</i>
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview					
Monthly Premium	\$94	\$0 (Part B giveback \$160)	\$169	\$0 (Part B giveback \$20)	\$0
Health Deductible	\$500	\$0	\$0	\$375	\$250
Maximum Out-of-Pocket	\$7,150 in / \$10,750 out	\$4,450 in / \$6,700 out	\$7,150 in / \$10,750 out	\$8,850 in	\$7,100 in
Benefits & Costs					
Primary Doctor Visit	\$0 in / \$30 out	\$0 in / \$30 out	\$0 in / \$15 out	\$0	\$0
Specialist Visit	\$75 in / \$90 out	\$50 in / \$65 out	\$60 in / \$75 out	\$55	\$50
Labs / Tests / X-rays	\$0 / \$0-500 / \$75	\$0 / \$0-90 / \$25	\$0 / \$0-250 / \$25	\$0-50 / \$0-50 / \$50	\$0-50 / \$0-50 / \$25
Emergency Room	\$130	\$150	\$130	\$115	\$130
Urgent Care	\$50	\$40	\$45	\$35	\$50
Inpatient Hospital Care	\$459 per day for days 1-6 \$0 days 7-90 <i>Potential Total = \$2,754</i>	\$405 per day for days 1-6 \$0 days 6-90 <i>Potential Total = \$2,430</i>	\$395 per day for days 1-6 \$0 days 7-90 <i>Potential Total = \$2,370</i>	\$1,450 per stay	\$500 per day for days 1-5 \$0 days 6-90 <i>Potential Total = \$2,500</i>
Outpatient Hospital Care	\$0 - 650 per visit	\$0 - 300 per visit	\$0 - 500 per visit	\$0 - 450 per visit	\$0 - 500 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$221/day 21-54, \$0/day 55-100	\$0/day 1-20, \$221/day 21-42, \$0/day 43-100	\$0/day 1-20, \$221/day 21-61, \$0/day 62-100	\$0/day 1-20, \$221/day 21-70, \$0/day 71-100	\$0/day 1-20, \$221/day 21-60, \$0/day 61-100
Ground Ambulance	\$600	\$395	\$395	\$315	\$350
Physical Therapy	\$75	\$50	\$60	\$35	\$35
Prescription Coverage					
Drug Deductible	\$700	No Drug Coverage	\$455	\$700	\$700
Extra Benefits					
Dental Coverage	Yes - Preventive only	Yes - up to \$1,500	Yes - up to \$500	Yes - See Plan materials	Yes - See Plan materials
Vision Coverage	Medicare covered vision	Yes - up to \$200	Yes - up to \$150	Not Covered	Not Covered
Additional Benefits	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC-\$100/6-mo., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Fitness, & other benefits. See Plan materials