



Summary of California's 2010 Medicare Advantage (MA) Plans

2010 MA Landscape of Plans (58 Counties in California)

- **Premiums** range from \$0 (multiple plans) to \$203 (Today's Options Premier PFFS in L.A. County)
- **Regional Preferred Provider Organization (RPPO)** - 3 RPPO plans are available statewide by Anthem Blue Cross (Freedom Blue Classic, Freedom Blue Plan I and Freedom Blue Plus)
 - 1 RPPO (Freedom Blue Classic) does not offer Part D prescription drug coverage
 - The 3 RPPOs represent an increase from the last 2 years (only 1 plan offered in 2009 and 2 in 2008)
 - Only 1 local PPO (Health Net Violet) is being offered in the state –offered in San Diego County (similar to 2009 and 2008)
- **Medical Savings Accounts (MSAs)** - No MSAs are offered in California in 2010
 - 2009 plan sponsor, Coventry/Advantra, has stopped offering MSAs nationwide. In 2009, MSAs were available in all but 6 counties
- **Health Maintenance Organizations (HMOs)** – HMOs are available in 38 counties (unavailable in 20 counties)
 - This is an increase of 1 additional county from 2009 (Imperial)
 - Roughly 10% of HMOs across the state do not offer Part D drug coverage
- **Private Fee for Service (PFFS) Plans** – Multiple PFFS plans are available in every county (between 6 and 18 plans in each county)
 - Roughly 46% of PFFS plans across the state do not offer Part D drug coverage
 - 3 national plan sponsors (Health Net, Coventry/Advantra and WellCare) no longer offer PFFS plans in 2010
- **Special Needs Plans (SNPs)** – SNPs are restricted to individuals who meet certain criteria (dual eligibles, individuals requiring institutionalization, and individuals with certain chronic or disabling conditions)
 - SNPs are available in 30 counties, unavailable in 28 counties
- **End Stage Renal Disease (ESRD) Demo Plans** - Demonstration plans are available for individuals with ESRD; these individuals are usually excluded from Medicare Advantage enrollment
 - Fresenius Medical Care Health Plan (PFFS):
 - Alameda, Contra Costa, Imperial, Sacramento, San Diego, San Joaquin, San Mateo, Santa Clara, and Solano counties (previously offered in same counties in 2009)
 - Does not offer Part D prescription drug coverage
 - Village Health SNP ESRD Demo plan:
 - Riverside, San Bernardino and San Diego counties (plan previously not available in San Diego county)

2010 MA Plan Information County-by-County Chart

Key:

- **RPPO** = Regional PPO plan; in 2010, Anthem Blue Cross Life & Health Insurance Company will offer 3 Regional PPOs available in every California county. Note: Only San Diego county will have a local, county-wide PPO
- **HMO** = Health Maintenance Organization
- **PFFS** = Private Fee for Service Plan
- **SNP/DEMO** = Special Needs Plan and/or End Stage Renal Disease (ESRD) Demonstration Plan. Note: two types of ESRD Demo plans are being offered. One ESRD Demo plan is a PFFS plan with no prescription drug benefit (offered in 9 counties); the other ESRD Demo plan is an SNP (offered in 3 counties); San Diego is the only county with both demo plans.
- **(^)** = both SNPs and ESRD Demo Plans are restricted to individuals who meet certain criteria for each type of plan; they are not open to all Medicare beneficiaries
- **(*1)** = number of plans within category that do not offer Part D coverage

Note: this chart is based upon information distributed by CMS on 10/1/09 (which is based upon data as of 9/17/09). Plans under sanction are not shown (for example, Wellpoint/Anthem's enrollment suspension has been lifted for the 2010 plan year, so their products are shown, whereas WellCare products are not shown as the company remains under sanction indefinitely). This information is subject to change.

County	RPPO	HMO	PFFS	SNP (+Demo)(^)	Total # Plans
Alameda	3 (*1)	4 (*1)	15 (*7)	3 (+ 1 ESRD)	26
Alpine	3 (*1)	0	16 (*8)	0	19
Amador	3 (*1)	2	17 (*8)	1	23
Butte	3 (*1)	0	11 (*5)	0	14
Calaveras	3 (*1)	0	15 (*8)	0	18
Colusa	3 (*1)	0	16 (*8)	0	19
Contra Costa	3 (*1)	6 (*1)	15 (*7)	4 (+1 ESRD)	29
Del Norte	3 (*1)	0	14 (*6)	0	17
El Dorado	3 (*1)	2	16 (*8)	1	22
Fresno	3 (*1)	6	18 (*8)	1	28
Glenn	3 (*1)	0	11 (*5)	0	14
Humboldt	3 (*1)	0	14 (*6)	0	17
Imperial	3 (*1)	1	11 (*5)	1 ESRD	16
Inyo	3 (*1)	0	8 (*3)	0	11
Kern	3 (*1)	11 (*2)	11 (*5)	4	29
Kings	3 (*1)	1	11 (*5)	1	16
Lake	3 (*1)	0	15 (*7)	0	18
Lassen	3 (*1)	0	6 (*3)	0	9
Los Angeles	3 (*1)	32 (*3)	6 (*3)	21	62
Madera	3 (*1)	3	18 (*8)	1	25
Marin	3 (*1)	1	8 (*3)	1	13
Mariposa	3 (*1)	1	9 (*5)	1	14
Mendocino	3 (*1)	1	17 (*8)	0	21
Merced	3 (*1)	1	11 (*6)	0	15
Modoc	3 (*1)	0	12 (*6)	0	15
Mono	3 (*1)	0	11 (*5)	0	14
Monterey	3 (*1)	0	8 (*3)	0	11
Napa	3 (*1)	1	16 (*7)	1	21

County	RPPO	HMO	PFFS	SNP (+Demo)(^)	Total # Plans
Nevada	3 (*1)	1	12 (*6)	0	16
Orange	3 (*1)	29 (*3)	6 (*3)	15	53
Placer	3 (*1)	5 (*1)	18 (*8)	1	27
Plumas	3 (*1)	0	13 (*6)	0	16
Riverside	3 (*1)	27 (*3)	11 (*5)	13 (+ 1 ESRD)	55
Sacramento	3 (*1)	7 (*1)	17 (*8)	1 (+ 1 ESRD)	29
San Benito	3 (*1)	0	11 (*5)	0	14
San Bernardino	3 (*1)	29 (*3)	11 (*5)	18 (+ 1 ESRD)	62
San Diego	3 (*1) (+ 1 local PPO)	18 (*2)	13 (*6)	7 (+ 2 ESRD)	44
San Francisco	3 (*1)	7 (*1)	14 (*6)	4	28
San Joaquin	3 (*1)	5 (*2)	12 (*5)	2 (+1 ESRD)	23
San Luis Obispo	3 (*1)	3	15 (*7)	0	21
San Mateo	3 (*1)	5 (*1)	9 (*4)	1 (+1 ESRD)	19
Santa Barbara	3 (*1)	6 (*1)	17 (*8)	0	26
Santa Clara	3 (*1)	8 (*1)	11 (*5)	4 (+1 ESRD)	27
Santa Cruz	3 (*1)	3 (*1)	11 (*5)	0	17
Shasta	3 (*1)	3	12 (*6)	0	18
Sierra	3 (*1)	0	11 (*5)	0	14
Siskiyou	3 (*1)	0	12 (*6)	0	15
Solano	3 (*1)	3 (*1)	15 (*7)	1 (+1 ESRD)	23
Sonoma	3 (*1)	4 (*1)	15 (*7)	1	23
Stanislaus	3 (*1)	7 (*1)	12 (*6)	3	25
Sutter	3 (*1)	1	11 (*5)	1	16
Tehama	3 (*1)	0	11 (*5)	0	14
Trinity	3 (*1)	0	12 (*6)	0	15
Tulare	3 (*1)	4	16 (*8)	1	24
Tuolumne	3 (*1)	0	10 (*5)	0	13
Ventura	3 (*1)	4	11 (*5)	1	19
Yolo	3 (*1)	5 (*1)	18 (*8)	1	27
Yuba	3 (*1)	1	12 (*5)	1	17
TOTAL	3 (*1)	258(*31)	735 (*342)	116 (+12 ESRD)	1,124