



**Clay, Wayne, Richland
and Marion Counties, IL**

**Medicare Advantage – 2026
Plan Listing Per County**

**Clay County Hospital accepts all Medicare Supplement/Medigap plans
as a participating provider with Medicare.**

<https://www.medicare.gov>

**Clay County Hospital
Medicare Advantage 2026
HMO, PFFS and PPO Plans**

Participating

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5779	001	Wellcare Giveback	HMO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5779	011	Wellcare Patriot Giveback	HMO	\$0.00	No
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5779	002	Wellcare Simple Essential	HMO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5779	009	Wellcare Simple Essential Value	HMO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H5253	108	United Healthcare AARP Medicare Advantage from UHC IA-0002	HMO-POS	\$45.00	Yes
Marion - 62801	Illinois	H2802	073	United Healthcare AARP Medicare Advantage CareFlex from UHC ST-6	HMO-POS	\$0.00	Yes
Marion - 62801	Illinois	H2802	028	United Healthcare AARP Medicare Advantage Essentials from UHC ST-3	HMO-POS	\$0.00	Yes
Marion - 62801	Illinois	H2802	052	United Healthcare AARP Medicare Advantage Extras from UHC ST-4	HMO-POS	\$0.00	Yes
Marion - 62801	Illinois	H2802	050	United Healthcare AARP Medicare Advantage Patriot No Rx MO-MA01	HMO-POS	\$0.00	No
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H7301	023	Aetna Medicare Eagle	PPO	\$0.00	No

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Clay - 62839	Illinois	H7301	009	Aetna Medicare Enhanced	PPO	\$37.00	Yes
Wayne – 62837 Richland - 62450	Illinois	H7301	034	Aetna Medicare Enhanced	PPO	\$69.00	Yes
Clay - 62839	Illinois	H7301	007	Aetna Medicare Signature	PPO	\$0.00	Yes
Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H7301	027	Aetna Medicare Signature	PPO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H8768	011	United Healthcare AARP Medicare Advantage from UHC IL-6	PPO	\$45.00	Yes
Marion- 62801	Illinois	H2406	069	United Healthcare AARP Medicare Advantage from UHC ST-2	PPO	\$0.00	Yes
Marion - 62801	Illinois	H2406	043	United Healthcare AARP Medicare Advantage from UHC ST-0001	PPO	\$53.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H8768	019	United Healthcare AARP Medicare Advantage Patriot No Rx IL-MA01	PPO	\$0.00	No

**Clay County Hospital
Medicare Advantage 2026
HMO and PPO Plans**

**Non-
Participating**

Counties and Zip codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H3822	012	Blue Cross Blue Shield Medicare Advantage Basic	HMO	\$0.00	Yes
Wayne -62837 Richland - 62450	Illinois	H8145	006	Humana Gold Choice	PFFS	\$37.00	Yes
Wayne -62837 Richland - 62450	Illinois	H8145	126	Humana Gold Choice	PFFS	\$0.00	No
Marion - 62801	Illinois	H8634	004	Blue Cross Blue Shield Medicare Advantage Choice Premier	PPO	\$155.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H8634	021	Blue Cross Blue Shield Medicare Advantage Dental Premier	PPO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H8634	018	Blue Cross Blue Shield Medicare Advantage Health Choice	PPO	\$0.00	Yes

Counties and Zip codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H8634	019	Blue Cross Blue Shield Medicare Advantage Protect	PPO	\$0.00	No
Richland - 62450	Illinois	H5216	013	HumanaChoice	PPO	\$87.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5216	399	HumanaChoice	PPO	\$18.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	R5361	002	HumanaChoice	Regional PPO	\$103.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5216	403	HumanaChoice Giveback	PPO	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H7617	003	HumanaChoice Giveback	PPO	\$0.00	Yes
Richland - 62450	Illinois	H5216	258	Humana USAA Honor Giveback	PPO	\$0.00	No
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H5216	355	Humana USAA Honor Giveback	PPO	\$0.00	No
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H7617	022	Humana USAA Honor Giveback	PPO	\$0.00	No
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	R5361	001	Humana USAA Honor Giveback	Regional PPO	\$0.00	No

HMO, PFFS, and PPO Plans may not be available in all areas.

**Clay County Hospital
Medicare Advantage 2026
Special Needs Plans (SNP)**

Participating

Counties and Zip codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H9771	001	Atena Medicare FIDE	HMO C-SNP	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H3093	003	Molina Medicare Complete Care Plus	HMO D-SNP	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H6971	001	Wellcare Meridan Dual Align	HMO D-SNP	\$0.00	Yes
Clay - 62839 Wayne - 62837 Richland - 62450	Illinois	H2001	038	United Healthcare Complete Care Support IL-1A	PPO C-SNP	\$15.20	Yes

**Clay County Hospital
Medicare Advantage 2026
Special Needs Plans (SNP)**

**Non
Participating**

Counties and Zip codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801	Illinois	H4329	001	Humana Dual Fully Integrated	HMO D-SNP	\$0.00	Yes

Special Needs Plans may not be available in all areas.

STAND-ALONE PRESCRIPTION DRUG PLANS (PDP)

Stand-Alone Rx plans (these are not available if you join a Medicare Advantage HMO or PPO even if that plan does not provide Rx coverage).

Clay - 62839 Wayne - 62837 Richland - 62450 Marion - 62801

Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
S5601	034	Aetna Medicare SilverScript Choice	PDP	\$94.90	Yes
S5715	012	Blue Cross Blue Shield MedicareRx Basic	PDP	\$89.70	Yes
S5715	001	Blue Cross Blue Shield MedicareRx Value	PDP	\$119.70	Yes
S5617	224	Cigna Healthcare HealthSpring Assurance Rx	PDP	\$104.20	Yes
S5617	367	Cigna Healthcare HealthSpring Extra Rx	PDP	\$66.60	Yes
S5884	107	Humana Basic Rx Plan	PDP	\$0.00	Yes
S5884	163	Humana Premier Rx Plan	PDP	\$119.40	Yes
S5884	196	Humana Value Rx Plan	PDP	\$0.00	Yes
S5921	398	United Healthcare AARP Medicare Rx Preferred from UCH	PDP	\$103.90	Yes
S5921	362	United Healthcare AARP Medicare Rx Saver from UCH	PDP	\$40.20	Yes
S4802	087	Wellcare Classic	PDP	\$0.00	Yes
S4802	151	Wellcare Value Script	PDP	\$0.00	Yes

Check Your Pharmacy! Pharmacy costs vary. You can switch pharmacies anytime to save on prescriptions. Applies to Medicare Advantage (with Rx) and stand-alone PDPs.

👉 Review your options today to lower your costs

1. **Preferred In-Network** – lowest cost
2. **In-Network** – higher than preferred, but lower than out-of-network
3. **Out-of-Network** – highest cost; may pay full price
4. **Mail-Order** – costs vary; ask your plan

Types of Medicare Advantage Plans:

In a **Health Maintenance Organization (HMO)** plan members can only go to providers in the plan's network except in an emergency. Patients may have to choose a primary care physician and secure a referral to see a specialist or be admitted to a hospital for an elective procedure.

An **HMO-POS Plan (HMO-POS)** is a health management organization with a point of service option is a type of Medicare Advantage plan, an alternative way to receive Medicare benefits. HMO-POS plans offer coverage for members that travel a lot within the country, different from the location restrictions of HMO plans. Although, members should expect a higher cost when using the point of service option (out-of-network providers).

A **Preferred Provider Organization (PPO)** plan is a type of plan in which members use providers that belong to the PPO's network, but the patient may also utilize physicians and facilities outside of the plan's network for an additional cost.

Medicare now requires that most **Private Fee-for-Service (PFFS)** plans have a contracted provider network, so private fee-for-service plans are effectively PPOs. Some PFFS plans pay the same benefits regardless of whether the treating provider is in or out-of-network. Generally speaking, PFFS plans still give members the greatest choice of providers.

A **Medicare Medical Savings Account Plan (MSA)** combines a high deductible (e.g., \$16,350) Medicare Advantage plan and a bank account. The Medicare Advantage plan makes a deposit in the account which the member then uses to pay his or her medical expenses within their deductible. If the plan's deposit is not sufficient to cover the patient's deductible, the patient makes up the difference. Any funds left in the account at the end of the year are added to the member's next deposit.

Medicare Advantage Part B Premium Reduction Plan the newest addition to the Medicare Advantage product portfolio is the Medicare Advantage Part B Premium Reduction Plan. This plan is available in all states, but not offered by all payers, and not offered in all counties. This plan is also called Medicare Advantage "Give Back" or "Buy Back" Program. Giveback plans, also known as a dividend, are plans designed to reduce your costs by "giving back" some or all of your Part B premium. The dividend is delivered directly on your Social Security check or appears as a credit on your Medicare Part B Premium Statement. Many beneficiaries will only receive a full premium reduction if they are eligible and enrolled in Medicaid.

Special Needs Plan (SNP) Medicare Advantage Special Needs Plans (SNP) are three distinct plan designs subject to specific member requirements. Availability is limited, please verify availability based on zip code and County of residence.

- **Chronic Condition Special Needs Plans (C-SNP)**

- These are for people who have at least one of the fifteen listed health conditions.
 - Chronical alcohol and drug dependence
 - Certain autoimmune disorders
 - Cancer (excluding pre-cancer conditions or in-situ status)
 - Certain cardiovascular disorders
 - Dementia
 - Diabetes mellitus
 - End-stage liver disease.
 - End-stage renal disease requiring dialysis.
 - Certain sever hematologic disorder.
 - HIV/AIDS
 - Chronic lung disorders
 - Chronic and disabling mental health condition.
 - Neurologic Disorder
 - Stroke

- **Dual-eligible Special Needs Plans (D-SNP)**

- These plans are designed for people who are “dual-eligible,” or eligible for both Medicare and Medicaid.
- There are different types of D-SNPs, including fully integrated dual-eligible (FIDE) SNPs.
- FIDE SNPs coordinate the delivery of covered Medicare and Medicaid services using aligned care management and specialty care network methods for high-risk beneficiary.

- **Institutional Special Needs Plans (I-SNP)**

- These plans are for people who are institutionalized in a nursing home or require nursing care at home.

Overview of Medicare Benefits and Coverage

Part D – Prescription Drug Plans (PDP)

• Part D covers prescription drug benefits (for self-administered drugs, such as those picked up at a pharmacy and taken at home) and regulates Medicare prescription drug plans. Part D benefits are only offered through private health plans, including certain Medicare Advantage Plans, some Medicare Cost Plans, PACE plans, and stand-alone Medicare Prescription Drug Plans.

Original Medicare Medicare Supplement (Medigap) Insurance:

10 basic plans plus high deductible and Select options (8 if newly enrolled in Medicare on or after January 1, 2020)
40+ insurers

Beneficiaries should contact their plan's customer service or visit the plan's website to confirm coverage and available options if enrolled in:

- Employer & Union Plans
- Federal Employee Benefits Program
- Tricare & Veterans Programs
- Indian Health Services