



Reid Health

**Fayette, Franklin, Henry,
Randolph, Union, and Wayne Counties, IN**

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

***Reid Health System accepts all Medicare Supplement/Medigap plans
as a participating provider with Medicare.***

<https://www.medicare.gov>

**Reid Health - Indiana
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
Henry – 47362	Indiana	H7220	004	Elevance Anthem Blue Cross Blue Shield HealthKeepers Medicare Advantage 2	HMO-POS	\$100.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H3447	024	Elevance Anthem Blue Cross Blue Shield Extra Help	HMO-POS	\$22.80	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H3447	042	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	HMO-POS	\$0.00	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2802	010	United Healthcare AARP Medicare Advantage Essentials from UHC IN-12	HMO-POS	\$0.00	Yes
Franklin - 46173	Indiana	H2802	012	United Healthcare AARP Medicare Advantage Essentials from UHC IN-13	HMO-POS	\$0.00	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne – 47374	Indiana	H2802	056	United Healthcare AARP Medicare Advantage Extras from UHC IN-17	HMO-POS	\$0.00	Yes

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2802	059	United Healthcare AARP Medicare Advantage Giveback from UHC IN-20	HMO- POS	\$0.00	Yes
Randolph – 47394	Indiana	H7220	009	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 3	HMO	\$54.00	Yes
Henry – 47362 Randolph - 47394	Indiana	H7220	010	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 4	HMO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	R5941	016	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	Regional PPO	\$97.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H7093	002	Elevance Anthem Blue Cross Blue Shield Medicare Advantage	PPO	\$9.00	Yes
Fayette - 47325 Henry - 47362 Union - 47003 Wayne - 47374	Indiana	H1607	015	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 2	PPO	\$26.00	Yes
Fayette - 47325 Franklin - 46173 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H1607	012	Elevance Anthem Blue Cross Blue Shield Medicare Advantage 3	PPO	\$55.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H7093	001	Elevance Anthem Blue Cross Blue Shield Veteran	PPO	\$0.00	No

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2406	037	United Healthcare AARP Medicare Advantage from UHC IN-0002	PPO	\$32.00	Yes
Franklin - 46173	Indiana	H2406	038	United Healthcare AARP Medicare Advantage from UHC IN-0003	PPO	\$33.00	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2406	067	United Healthcare AARP Medicare Advantage from UHC IN-0007	PPO	\$0.00	Yes
Franklin - 46173	Indiana	H2406	087	United Healthcare AARP Medicare Advantage from UHC IN-0009	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2406	074	United Healthcare AARP Medicare Advantage Patriot No Rx IN-MA01	PPO	\$0.00	No

Reid Health - Indiana
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
Henry – 47362	Indiana	H6529	004	MyTruAdvantage Select	HMO	\$0.00	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003	Indiana	H5619	049	Humana Gold Plus	HMO- POS	\$0.00	Yes

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H3499	008	Wellcare Assist	HMO-POS	\$31.10	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H3499	002	Wellcare Simple	HMO-POS	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Randolph - 47394 Union - 47003	Indiana	H8145	032	Humana Gold Choice	PFFS	\$37.00	Yes
Franklin - 46173	Indiana	H5521	286	Aetna Medicare Eagle	PPO	\$0.00	No
Franklin - 46713	Indiana	H5521	231	Aetna Medicare Signature	PPO	\$0.00	Yes
Franklin - 46173	Indiana	H5521	302	Aetna Medicare Value Care	PPO	\$33.00	Yes
Fayette - 47325 Franklin - 46173 Union - 47003	Indiana	H7471	008	Devoted Health CHOICE 008 IN	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Union - 47003	Indiana	H7471	009	Devoted Health CHOICE GIVEBACK 009 IN	PPO	\$0.00	Yes
Henry - 47362 Randolph - 47394	Indiana	H7471	011	Devoted Health CHOICE 011 IN	PPO	\$0.00	Yes
Henry - 47362 Randolph - 47394	Indiana	H7471	012	Devoted Health CHOICE GIVEBACK 012 IN	PPO	\$0.00	Yes
Franklin - 46173	Indiana	H5216	023	HumanaChoice	PPO	\$21.00	Yes
Fayette - 47325 Henry - 47362 Union - 47003 Wayne - 47374	Indiana	H5216	053	HumanaChoice	PPO	\$38.00	Yes
Fayette - 47325 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	229	HumanaChoice	PPO	\$0.00	Yes

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	463	HumanaChoice	PPO	\$28.00	Yes
Randolph - 47374	Indiana	H5525	008	HumanaChoice	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	R0110	011	HumanaChoice	Regional PPO	\$0.00	No
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	R0110	012	HumanaChoice	Regional PPO	\$20.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003	Indiana	H5216	309	HumanaChoice Giveback	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003	Indiana	H7617	003	HumanaChoice Giveback	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	192	Humana Full Access	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	218	Humana USAA Honor Giveback	PPO	\$0.00	No
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	441	Humana USAA Honor Giveback	PPO	\$0.00	No

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H7617	073	Humana USAA Honor Giveback	PPO	\$0.00	No
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	307	Humana USAA Honor Giveback with Rx	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H7617	060	Humana USAA Honor Giveback with Rx	PPO	\$0.00	Yes
Henry – 47362	Indiana	H9042	007	MyTruAdvantage Choice	PPO	\$0.00	Yes
Henry – 47362	Indiana	H9042	004	MyTruAdvantage Choice Complete	PPO	\$34.80	Yes
Henry – 47362	Indiana	H9042	008	MyTruAdvantage Red, White and Tru	PPO	\$0.00	No
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H6348	009	Wellcare Assist Open	PPO	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H6348	008	Wellcare Giveback Open	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H6348	002	Wellcare Simple Open	PPO	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H6348	005	Wellcare Patriot Giveback Open	PPO	\$0.00	No

**Reid Health - Indiana Medicare
Advantage 2026 Special Need Plans
(SNP)**

Participating

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H0629	002	Elevance Anthem Blue Cross Blue Shield Dual Advantage	HMO D-SNP	\$25.90	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H0629	001	Elevance Anthem Blue Cross Blue Shield Full Dual Advantage	HMO D-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H0629	003	Elevance Anthem Blue Cross Blue Shield Pathways Dual Care Advantage	HMO D-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H0629	004	Elevance Anthem Blue Cross Blue Shield Pathways Dual Care Advantage NFLOC	HMO D-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2802	068	United Healthcare Complete Care IN-21	HMO-POS C-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2385	002	United Healthcare Dual Complete IN-D001	PPO D-SNP	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2385	003	United Healthcare Pathways Dual Care IN-S1	PPO D-SNP	\$0.00	Yes

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2385	004	United Healthcare Pathways Dual Care IN-S3	PPO D-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H2385	001	United Healthcare Dual Complete IN-S002	PPO D-SNP	\$0.00	Yes

**Reid Health – Indiana Medicare
Advantage 2026 Special Need Plans
(SNP)**

**Non-
Participating**

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H4939	002	Humana Dual Select	HMO-POS D-SNP	\$37.50	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H4939	003	Humana Gold Plus	HMO-POS D-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H4939	001	Humana Pathways Dual Care	HMO-POS D-SNP	\$0.00	Yes
Fayette - 47325	Indiana	H9690	001	American Health Advantage of Indiana	HMO I-SNP	\$38.40	Yes
Fayette - 47325	Indiana	H3727	002	CommuniCare Advantage	HMO I-SNP	\$38.40	

Counties and Zip Codes	State	Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include Rx
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5619	055	Humana Gold Plus - Diabetes and Heart	HMO C-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5619	170	Humana Gold Plus - Chronic Kidney Disease	HMO C-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394	Indiana	H4444	001	Provider Partners Indiana Advantage Plan	HMO I-SNP	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394	Indiana	H4444	002	Provider Partners Indiana Community Plan	HMO I-SNP	\$0.00	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394	Indiana	H4444	003	Provider Partners Indiana Essential Plan	HMO I-SNP	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003	Indiana	H7471	013	Devoted Health C-SNP CHOICE PLUS 013 IN	PPO C-SNP	\$38.40	Yes
Henry - 47362 Randolph - 47394	Indiana	H7471	014	Devoted Health C-SNP CHOICE PREMIUM 014 IN	PPO C-SNP	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Union - 47003	Indiana	H7471	017	Devoted Health C-SNP CHOICE PREMIUM 017 IN	PPO C-SNP	\$38.40	Yes
Fayette - 47325 Franklin - 46173 Henry - 47362 Randolph - 47394 Union - 47003 Wayne - 47374	Indiana	H5216	400	Humana Together in Health	PPO I-SNP	\$38.40	Yes

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

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).

Fayette - 47325 Franklin - 46173 Henry - 47362
Randolph - 47394 Union - 47003 Wayne - 47374

Contract ID	Plan ID	Plan Name	Plan Type	Monthly Premium	Include RX
S5601	030	Aetna Medicare SilverScript Choice	PDP	\$29.70	Yes
S5617	222	Cigna Healthcare HealthSpring Assurance Rx	PDP	\$117.80	Yes
S5617	365	Cigna Healthcare HealthSpring Rx	PDP	\$78.20	Yes
S5884	138	Humana Basic Rx Plan	PDP	\$0.00	Yes
S5884	161	Humana Premier Rx Plan	PDP	\$125.30	Yes
S5884	194	Humana Value Rx Plan	PDP	\$9.90	Yes
S5921	396	United Healthcare AARP Medicare Rx Preferred from UHC	PDP	\$127.10	Yes
S5921	360	United Healthcare AARP Medicare Rx Saver from UCH	PDP	\$90.30	Yes
S4802	086	Wellcare Classic	PDP	\$0.00	Yes
S4802	150	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. 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 plans are for people who have at least one of the fifteen listed health conditions.
 - Chronic 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 severe 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