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Anthem Medicare Advantage Review

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✓ HMO

✓ HMO-POS

✓ PPO

✓ SNP

✓ MAPD

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★★★★★ 3.7

Anthem is part of the nationwide Blue Cross Blue Shield (BCBS) network of health insurers. This company offers plans in 14 states and made the U.S. News list of “Best Insurance Companies for Medicare Advantage 2019” in three of those states.¹ The average Medicare Advantage Medicare Star Rating is 3.7 out of 5.²

If you're looking for [HMO](#) or PPO plan options that include Part D drug coverage, Anthem Blue Cross Blue Shield could be the right choice for you.

Request a quote in your area

Call a Licensed Agent: [833-271-5571](tel:833-271-5571)

Or enter your zip code below to request a free Medicare quote.

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States Anthem serves

- California*
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- Missouri*
- New Hampshire

- Nevada
- New York
- Ohio
- Wisconsin
- Virginia*

*Listed in "U.S. News Best Insurance Companies for Medicare Advantage 2019"

Is an Anthem Medicare Advantage plan right for you?

While Anthem plans are making headlines in some states, that doesn't mean they're the right choice for everyone. People in the following groups may find that Anthem's Medicare Advantage plans meet their needs:

- **People looking for a network:** Most Anthem plans (HMOs and PPOs) require or prefer that you stay in a provider network.
- **People who need drug coverage too:** Many Anthem plans come with drug coverage already included.
- **Dual eligible:** Anthem has plans that cater to people who qualify for both Medicare and Medicaid.

Anthem Medicare Advantage coverage

Blue Cross Blue Shield is the third-largest Medicare Advantage health care provider in the nation.³ While Anthem is just one of 36 BCBS companies, it serves over 1.1 million Medicare Advantage beneficiaries across 14 states.⁴ Many BCBS companies serve just one or a handful of states.⁵

Generally, the Anthem Advantage plans we sampled had a \$0 deductible and drug coverage included. These standard benefits seem to differentiate Anthem plans from competitors that don't offer these benefits across the board.

Anthem offers several [types of Medicare Advantage plans](#). Plans vary by location, so contact our licensed sales agents today to find out what's available in your area.

Anthem sample plans

	MediBlue Coordination Plus (HMO)	MediBlue Choice (HMO-POS)	MediBlue Access (PPO)	Anthem Breathe (HMO SNP)
Location	Manchester, NH 03111	Portland, ME 04122	Louisville, KY 40223	Los Angeles, CA 90010
Drug coverage	Yes	Yes	Yes	Yes
Deductible	\$0	\$0	\$500 out of network	\$0
Out-of-pocket maximum	\$6,700	\$5,500 in network, \$8,500 combined	\$5,900 in network, \$6,900 combined	\$1,500 in network
Primary care visit	20% coinsurance	\$0	\$10 in network, \$40 out of network	\$0
Network	Must stay in network	Lower costs for in-network	Lower costs for in-network	Must stay in network

services

services

Plan #	H3536-004	H8432-005	H7728-004	H0544-013
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Sample plans based on Anthem.com and are for illustration purposes only. Actual plans may vary. Data effective 4/25/19.

Anthem MediBlue HMO plans

Anthem Medicare Advantage HMOs are managed care networks that require beneficiaries to use in-network doctors and hospitals to get coverage (except in an emergency, of course). You'll also need to declare a primary physician and obtain a referral to see a specialist.

The Anthem Medicare Advantage HMO plans we sampled include these options:

- MediBlue Essential
- MediBlue Select
- MediBlue Plus
- MediBlue Coordination Plus
- MediBlue Preferred

Nearly all plans cover prescription drugs, hearing care, and the SilverSneakers fitness program. Some plans include vision and dental coverage at no additional cost, while others allow you to add these coverage options for an additional premium.

Most health plans have copayments to see a primary care physician or specialist, but the MediBlue Coordination Plus plan works on a coinsurance system. For this plan, you'd pay 20% of costs for most doctor visits.

HMO plans could be a good choice if you don't mind staying in network when receiving non-emergency medical care. Anthem's variety of HMO options means you may find one that fits your needs.

Not sure if you want an HMO? Read our page on understanding [HMO Advantage plans](#).

Anthem MediBlue Choice (HMO-POS)

Health Maintenance Organizations with a point-of-sale option (HMO-POS) are less common than straight HMOs, but they allow more freedom for the beneficiary to choose providers. With this option, you can go out of network to receive care, but it'll cost you more. And you may still need to work with your primary care physician to obtain prior authorization for some services.

The MediBlue Choice HMO-POS plan requires a \$0 copayment to see your physician and \$40 to see a specialist in network. If you go outside this network, you'll pay a 30% coinsurance and must meet a higher out-of-pocket maximum.

While out-of-network costs can add up quickly, an HMO-POS could be the right choice if you're not satisfied with your local in-network provider options.

Anthem MediBlue Access (PPO)

If you choose a [Preferred Provider Organization \(PPO\)](#), you won't have to stay in a network to receive care. Some insurers, like Anthem, still create a network because it allows these companies to negotiate lower costs with some care providers.

In short, you may have lower healthcare costs if you stay in network, but you might avoid declaring a primary physician or get a referral to see a specialist.

This MediBlue Access PPO comes with prescription drug coverage and the SilverSneakers program, but you'll have to pay an additional premium to add dental and vision coverage. If you stay in-network for all services, you won't need to worry about a deductible. Otherwise, your out-of-network deductible comes to \$500.

If you want the freedom to receive care without a primary physician's permission but to still have the option to save money if you stay in Anthem's network, this plan could be a good choice for you.

Anthem Breathe (HMO SNP)

[Special Needs Plans \(SNPs\)](#) cater to beneficiaries in specific situations. In the case of the Anthem SNPs we sampled, these health plans help coordinate care for dual eligible—people who have both Medicare and Medicaid.

These plans include the following:

- MediBlue Dual Advantage (HMO-SNP)
- Anthem Breathe (HMO-SNP)

Both plans include prescription drug and hearing coverage, but Anthem Breathe also includes dental coverage at no additional cost. Seeing your primary care physician or a specialist typically costs \$0 in both plans, but the Dual Advantage plan comes with a significantly higher out-of-pocket limit—\$6,700 compared to Anthem Breathe's \$1,500.

If you're a dual eligible beneficiary, Anthem Breathe may offer lower out-of-pocket costs.

Bottom line

If you live in an Anthem state, this insurer could have plan options that will work for you

Anthem has Medicare Advantage health plans with \$0 deductibles and drug coverage.

If you want a Medicare Advantage plan that also covers your medications, Anthem could be the right choice for you . If you don't live in one of the 14 states this insurer serves, however, you'll need to find this combination of coverage elsewhere.

A licensed Medicare sales agent can help you find the right plan in your location and start your application.

Want to learn more?

Want to learn more about Anthem or Medicare? Check out these other pages:

- Read our [Anthem Part D plans review](#).
- Read out [Anthem vs Aetna Review](#)
- Learn more about [Medicare Advantage](#).
- Discover a Medicare Advantage alternative, [Medicare Supplement insurance](#).
- Read More [Medicare Insurance Company Reviews](#).

Anthem FAQ

When can I apply for Medicare Advantage Anthem health plans?

The best time to enroll in Medicare Advantage is during your Initial Enrollment Period (IEP), which starts three months before you become eligible for Medicare and runs for seven months. If you miss that period, you can [switch to a Medicare Advantage plan](#) during the Fall Annual Enrollment Period (AEP) October 15 through December 7.

If you want to change Medicare Advantage plans or [switch from Medicare Advantage to Original](#), you can do that during the Medicare Advantage Open Enrollment Period (MAOEP)

Sources

1. U.S. News & World Report, "[Best Insurance Companies for Medicare Advantage 2019](#)"
2. Centers for Medicare and Medicaid Services, "[2018 Star Ratings and Display Measures](#)"
3. Kaiser Family Foundation, "[A Dozen Facts About Medicare Advantage](#)"
4. Centers for Medicare and Medicaid Services, "[Monthly Enrollment by Contract](#)"
5. Blue Cross Blue Shield, "[BCBS Companies and Licensees](#)"

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Kathryn is a Medicare and geriatric specialist who has appeared on Baby Boomers, OppLoans, and Best Company. Her readers don't need a degree in government-speak to get the right coverage because Kathryn sifts through Medicare's parts, plans, and premiums to distill only the most useful information. Her favorite place in the world is a hammock that swings peacefully between two crabapple trees somewhere in New Mexico's Gila National Forest.

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