

NEW JERSEY MEDICARE ADVANTAGE PLANS FOR 2025

Data as of October 30, 2024

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid, PAAD	Drug Coverage	Performance Rating*	Counties Where Available
United Healthcare 1-800-555-5757 aarpmedicareplans.com	AARP Medicare Advantage Patriot No Rx NJ H0755-037	HMO	\$0 plus \$45/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
	New AARP Medicare Advantage Patriot No Rx NJ H8768-059	PPO	\$0 plus \$100/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	3 stars	All counties
	AARP Medicare Advantage from UHC NJ- 0001 H0755-038	HMO	\$0	\$0	Yes	3.5 stars	Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
	AARP Medicare Advantage from UHC NJ- 0002 H0755-044	HMO	\$55	\$0	Yes	3.5 stars	
	AARP Medicare Advantage from UHC NJ- 0003 H0755-045	HMO	\$89	\$7.10 with PAAD; \$32.10 with LIS or Medicaid	Yes	3.5 stars	
	AARP Medicare Advantage from UHC NJ- 0004 H8768-022	PPO	\$0	\$0	Yes	3 stars	All counties
	AARP Medicare Advantage from UHC NJ-0005 H8768-035	PPO	\$47	\$0	Yes	3 stars	All counties
	NEW AARP Medicare Advantage from UHC NJ-0006 H8768-058	PPO	\$0	\$0	Yes	3 stars	All counties
AmeriHealth 1-833-848-0761 ameriHealth.com/medicare	AmeriHealth Medicare Core H5361-001	PPO	\$0	\$0	Yes	Too new to rate	Atlantic, Burlington, Camden, Gloucester, Mercer, Middlesex, Ocean
	AmeriHealth Medicare Enhanced H5361-002	PPO	\$30.40	\$0	Yes	Too new to rate	
	AmeriHealth Medicare Secure H5361-003	PPO	\$0 plus \$74/month reduction in Part B premium	\$0	Yes	Too new to rate	
	AmeriHealth Medicare Ultimate H5361-004	PPO	\$0 plus \$124/month reduction in Part B premium	\$0	Yes	Too new to rate	
¹ Plan does NOT have drug coverage. Cannot combine with enrollment in Stand-Alone Medicare Part D Drug Plan.							

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Aetna Medicare 1-800-832-2640 aetnamedicare.com	Aetna Medicare Eagle H3152-045	HMO	\$0 plus \$35/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	4 stars	All counties
	New Aetna Medicare Eagle Premier H5521-504	PPO	\$0 plus \$50/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	4.5 stars	All counties
	Aetna Medicare Platinum PPO H5521-456	PPO	\$157	\$88.20 with PAAD; \$100.10 with LIS or Medicaid	Yes	4.5 stars	All counties
	Aetna Medicare Premier Regional PPO R6694 -006	PPO	\$126	\$44.10 with PAAD; \$69.10 with LIS or Medicaid	Yes	4.5 stars	All counties
	New Aetna Medicare Premier NJ South PPO H5521-510	PPO	\$66	\$0 with PAAD; \$9.10 with LIS or Medicaid	Yes	4.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, Salem
	New Aetna Medicare Premier Plus NJ South PPO H5521-512	PPO	\$49	\$0	Yes	4.5 stars	
	Aetna Medicare Elite PPO H5521 -123	PPO	\$30 \$1,000 deductible for some services	\$0	Yes	4.5 stars	
	New Aetna Medicare Elite 2 NJ South PPO H5521-511	PPO	\$25 \$1,500 deductible for some services	\$0	Yes	4.5 stars	
	New Aetna Medicare Premier NJ North PPO H5521-513	PPO	\$66	\$0 with PAAD; \$9.10 with LIS or Medicaid	Yes	4.5 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	New Aetna Medicare Premier Plus NJ North PPO H5521-515	PPO	\$41	\$0	Yes	4.5 stars	
	New Aetna Medicare Elite 2 NJ North PPO H5521-514	PPO	\$21 \$1,000 deductible for some services	\$0	Yes	4.5 stars	

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<p align="center">Aetna Medicare 1-800-832-2640 aetnamedicare.com</p>	Aetna Medicare Prime Value HMO H3152 -080	HMO	\$0	\$0	Yes	4 stars	Bergen, Hunterdon Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime Premier PPO H5521-275	PPO	\$39	\$0	Yes	4.5 stars	
	Aetna Medicare Prime Credit PPO H5521-277	PPO	\$0 plus \$45/mth reduction in Part B Premium	\$0	Yes	4.5 stars	
	Aetna Medicare Prime Value PPO H5521-392	PPO	\$0	\$0	Yes	4.5 stars	
	Aetna Medicare Explorer Value HMO H3152 -082	HMO	\$0	\$0	Yes	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Middlesex, Monmouth, Ocean, Salem
	Aetna Medicare Explorer Premier HMO H3152 -022	HMO	\$68	\$0 with PAAD; \$11.10 with LIS or Medicaid	Yes	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, Salem
	Aetna Medicare Explorer Premier 2 PPO H5521 -124	PPO	\$75	\$18.10	Yes	4.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem
	Aetna Medicare Explorer Premier HMO H3152 -048	HMO	\$95	\$13.10 with PAAD; \$38.10 with LIS or Medicaid	Yes	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Explorer Premier PPO H5521 -037	PPO	\$79	\$0 with PAAD; \$22.10 with LIS or Medicaid	Yes	4.5 stars	Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Union
New Aetna Medicare Explorer Elite HMO H3152-098	HMO	\$39 \$1,500 deductible for some services	\$0	Yes	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren	

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Cigna 1-800-313-0973 cignamedicare.com	Cigna Courage Medicare H3949-051	HMO	\$0	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem
	Cigna Preferred Medicare H3949-032	HMO	\$0	\$0	Yes	3.5 stars	
	Cigna True Choice H7849-033	PPO	\$0 Deductible of \$500	\$0	Yes	3 stars	
	Cigna True Choice Plus Medicare H7849-131	PPO	\$39 Deductible of \$500	\$0	Yes	3 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Cigna True Choice Savings Medicare H7849-110	PPO	\$0 plus \$35/month reduction in Part B premium. Deductible \$500	\$0	Yes	3 stars	
	Cigna True Choice Medicare H7849-129	PPO	\$0 Deductible of \$500	\$0	Yes	3 stars	
Cigna True Choice Plus Medicare H7849-130	PPO	\$38 Deductible of \$500	\$0	Yes	3 stars	Bergen, Essex, Hudson, Hunterdon, Morris, Passaic, Somerset, Sussex, Union, Warren	
Jefferson Health / Health Partners 1-833-477-4773 jeffersonhealthplans.com/medicare	Jefferson Health Plan Medicare Silver H9207-013	HMO	\$0	\$0	Yes	3.5 stars	Atlantic, Burlington, Camden, Cumberland Gloucester, Mercer, Salem
	Jefferson Health Plan Medicare Platinum H9207-014	HMO	\$30	\$0	Yes	3.5 stars	
	NEW Jefferson Health Plan Choice Plus H3124-001	PPO	\$35	\$0	Yes	Too new to rate	Atlantic, Burlington, Camden, Cumberland Gloucester, Mercer, Salem
	NEW Jefferson Health Plan Choice H3124-002	PPO	\$0	\$0	Yes	Too new to rate	

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Braven Health affiliated with Horizon Blue Cross Blue Shield of NJ, Hackensack Meridian Health and RWJ Barnabas Health 1-833-713-1313 bravenhealth.com	New Braven Medicare Salute H0885-010	PPO	\$0	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Bergen, Essex, Hudson, Middlesex, Monmouth, Ocean, Passaic, Union
	New Braven Medicare Salute H0885-011	PPO	\$0	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Salem
	New Braven Medicare Freedom H0885-008	PPO	\$42	\$28.30	Yes	3.5 stars	Morris, Somerset, Sussex, Warren
	New Braven Medicare Freedom H0885-009	PPO	\$35	\$0	Yes	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Salem
	Braven Medicare Freedom H0885-002	PPO	\$30	\$0 with PAAD; \$20.10 with LIS or Medicaid	Yes	3.5 stars	Bergen, Essex, Hudson, Middlesex, Monmouth, Ocean, Passaic, Union
	Braven Medicare Choice H0885-001	PPO	\$0	\$0	Yes	3.5 stars	Hunterdon, Mercer
	Braven Medicare Choice H0885-003	PPO	\$0	\$0	Yes	3.5 stars	Hunterdon, Mercer
	Braven Medicare Choice H0885-005	PPO	\$0	\$0	Yes	3.5 stars	Burlington, Camden, Cumberland, Gloucester Salem
	Braven Medicare Choice H0885-006	PPO	\$0	\$0	Yes	3.5 stars	Atlantic, Cape May
	Braven Medicare Choice PLUS H0885-007	PPO	\$0	\$0	Yes	3.5 stars	Essex, Hudson, Union

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	New Clover Health Valor H5141-061	PPO	\$0 plus \$125/mth reduction in Part B premium	Does Not Work with PAAD or Medicaid	No ¹	4 stars	All counties except Warren
	Clover Health Classic H8010-002	HMO	\$0	\$0	Yes	3.5 stars	Atlantic, Bergen, Essex, Hudson, Passaic, Union
	Clover Health Value H8010-003	HMO	\$39.30	\$0	Yes	3.5 stars	Atlantic, Bergen, Essex, Hudson, Middlesex, Passaic, Union
	Clover Health Choice H5141-004	PPO	\$0 plus \$20/mth reduction in Part B premium	\$0	Yes	4 stars	Atlantic, Bergen, Essex, Hudson , Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Choice Value H5141-007	PPO	\$48.30	\$0	Yes	4 stars	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Premier H5141-054	PPO	\$0 plus \$100/mth reduction in Part B Premium	\$0	Yes	4 stars	All counties except Warren
	Clover Health Choice H5141-032	PPO	\$0	\$0	Yes	4 stars	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Middlesex, Ocean, Salem
	Clover Health Choice Value H5141-042	PPO	\$56.90	\$0	Yes	4 stars	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Ocean, Salem

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<p align="center">Humana 1-800-833-2364 humana.com/medicare</p>	Humana USAA Honor Giveback H5216-174	PPO	\$0 \$30/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Union, Warren
	Humana Gold Plus HMO H6622-063	HMO	\$0 \$30/mth reduction in Part B Premium. Deductible of \$305	\$0	Yes	3.5 stars	Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Warren
	Humana Choice Giveback H5216-319	PPO	\$0 \$95/mth reduction in Part B Premium \$380 deductible	\$0	Yes	3.5 stars	All Counties Except Ocean and Sussex
	Humana USAA Honor Giveback H5216-221	PPO	\$0 \$100/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Humana Choice Giveback H5216-116	PPO	\$0 \$50/mth reduction in Part B Premium	Does Not Work with PAAD or Medicaid	No ¹	3.5 stars	
	Humana Gold Plus HMO H6622-066	HMO	\$0 \$3.00/mth reduction in Part B Premium	\$0	Yes	3.5 stars	

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WellCare 1-844-917-0175 wellcare.com	WellCare Patriot Simple <i>(previously called Wellcare Patriot No Premium)</i> H0913-020	HMO	\$0	Does Not Work with PAAD or Medicaid	No ¹	3 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren <i>(all counties except Hunterdon)</i>
	WellCare Giveback H0913-021	HMO-POS	\$0 \$58.50 mth reduction in Part B Premium. \$260 deductible	\$0	Yes	3 stars	
	WellCare Simple <i>(previously called Wellcare No Premium)</i> H0913-002	HMO-POS	\$0	\$0	Yes	3 stars	
	WellCare Assist H0913-015	HMO-POS	\$41.00	\$0	Yes	3 stars	
	WellCare Simple Focus H0913-017	HMO	\$0	\$0	Yes	3 stars	Bergen, Hudson, Middlesex
Wellpoint 1-833-585-5527 wellpoint.com/medicare	Wellpoint Medicare Advantage H3240-022	HMO-POS	\$0	\$0	Yes	3.5 stars	Camden, Cape May, Cumberland, Hudson, Mercer, Salem, Somerset, Union
	Wellpoint Extra Help H3240-021	HMO-POS	\$55.80	\$0	Yes	3.5 stars	Atlantic, Essex, Gloucester, Morris, Passaic, Sussex, Union

* Plan's Rating determined by Medicare and based on 1 to 5 stars, with 5 stars highest rating.

Note: This chart does not include **Special Needs Plans or PACE plans**. For information on PACE- Programs of All-Inclusive Care for the Elderly, go to <https://www.nj.gov/humanservices/doas/services/l-p/pace/> For information on Special Needs Plans call 1-800-792-8820.

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