

2026 New Jersey Medicare Advantage Plans

As of October, 28th, 2025

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
AARP® Medicare Advantage from United Healthcare www.AARPMedicarePlans.com Non-members: 1-800-555-5757 Members: 1-866-314-8188	AARP Medicare Advantage Patriot No Rx NJ-MA01 H0755_037	HMO-POS	\$0 plus \$50/month reduction in Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
	AARP Medicare Advantage Patriot No Rx NJ-MA2 H8768_059	PPO	\$0 plus \$130/month reduction in Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	All Counties
	AARP Medicare Advantage Essentials from UHC NJ-1 H0755_038	HMO-POS	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
	AARP Medicare Advantage Extras from UHC NJ-7 H0755_046	HMO-POS	\$0	\$0 with LIS, Medicaid or PAAD	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-POS	\$62	\$7.80 with LIS or Medicaid; \$0 with PAAD	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-0003 H0755_045	HMO-POS	\$95	\$40.80 with LIS or Medicaid; \$15.80 with PAAD	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-0004 H8768_022	PPO	\$45	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	All Counties
	AARP Medicare Advantage from UHC NJ-0005 H8768_035	PPO	\$72	\$17.80 with LIS or Medicaid; \$0 with PAAD	YES	3.5 stars	All Counties
	AARP Medicare Advantage from UHC NJ-6 H8768_058	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	All Counties

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Aetna Medicare www.aetna.com/medicare Non-members: 1-833-859-6031 Members: 1-833-570-6670	Aetna Medicare Eagle Giveback H3152_045	HMO	\$0 plus \$50/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	4 stars	All Counties
	Aetna Medicare Eagle Giveback H5521_504	PPO	\$0 plus \$75/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	4.5 stars	All Counties
	Aetna Medicare Elite H3152_098	HMO	\$15	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Elite H5521_123	PPO	\$54 \$1,000 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced H3152_022	HMO-POS	\$83	\$28.80 with LIS or Medicaid ; \$3.80 with PAAD	YES	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, Salem
	Aetna Medicare Enhanced H5521_512	PPO	\$60	\$0 with LIS, Medicaid or PAAD	YES	4.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced Advantage H5521_510	PPO	\$91	\$ 36.80 with LIS or Medicaid; \$11.80 with PAAD	YES	4.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced Extra H5521_124	PPO	\$94	\$39.80 with LIS or Medicaid; \$14.80 with PAAD	YES	4.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester
	Aetna Medicare Enhanced Extra H5521_513	PPO	\$91	\$ 36.80 with LIS or Medicaid; \$11.80 with PAAD	YES	4.5 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime H3152_080	HMO-POS	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime H5521_392	PPO	\$0 \$1,000 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	4.5 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime Extra H5521_275	PPO	\$74 \$1,000 deductible for some services	\$19.80 with LIS or Medicaid; \$0 with PAAD	YES	4.5 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime Giveback H5521_277	PPO	\$0 plus \$20/month towards Part B Premium	\$0 with LIS, Medicaid or PAAD	YES	4.5 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Signature H3152_048	HMO	\$108	\$53.80 with LIS or Medicaid; \$28.80 with PAAD	YES	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Signature H5521_037	PPO	\$94	\$39.80 with LIS or Medicaid; \$14.80 with PAAD	YES	4.5 stars	Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Union
	Aetna Medicare Signature Regional R6694_006	PPO	\$139 \$1,000 deductible for some services	\$84.80 with LIS or Medicaid; \$59.80 with PAAD	YES	4 stars	All Counties
	Aetna Medicare Signature Extra H3152_082	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Middlesex, Monmouth, Ocean, Salem

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
AmeriHealth Medicare www.amerihhealth.com/medicare Non-members: 1-800-989-3492 Members: 1-800-866-569-5190	AmeriHealth Medicare Core H5361_001	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	2.5 stars	Atlantic, Burlington, Camden, Gloucester, Mercer, Middlesex, Ocean
	AmeriHealth Medicare Ultimate H5361_004	PPO	\$0 plus \$95/month towards Part B Premium	\$0 with LIS, Medicaid or PAAD	YES	2.5 stars	
	AmeriHealth Medicare Enhanced H5361_002	PPO	\$36	\$0 with LIS, Medicaid or PAAD	YES	2.5 stars	

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
Braven Health affiliated with Horizon Blue Cross Blue Shield of NJ, Hackensack Meridian Health and RWJ Barnabas Health www.bravenhealth.com Non-members: 1-833-713-1313 Members: 1-833-272-8360	Braven Medicare Salute - No Rx H0885_010	PPO	\$0	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	4 stars	Bergen, Essex, Hudson, Middlesex, Monmouth, Ocean, Passaic, Union
	Braven Medicare Salute - No Rx H0885_011	PPO	\$0	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Salem
	Braven Medicare Choice H0885_001	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Essex, Hudson, Monmouth, Ocean, Union
	Braven Medicare Choice H0885_003	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Mercer County
	Braven Medicare Choice H0885_005	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Burlington, Cumberland, Gloucester, Salem
	Braven Medicare Choice H0885_006	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Atlantic and Cape May County
	Braven Medicare Choice Plus H0885_007	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	4 stars	Essex, Hudson, Union
	Braven Medicare Freedom H0885_002	PPO	\$40	\$28.60 with LIS, Medicaid or PAAD	YES	4 stars	Bergen, Essex, Hudson, Middlesex, Monmouth, Ocean, Passaic, Union
	Braven Medicare Freedom H0885_008	PPO	\$53	\$30.90 with LIS, Medicaid or PAAD	YES	4 stars	Morris, Somerset, Sussex, Warren
	Braven Medicare Freedom H0885_009	PPO	\$40	\$34 with LIS, Medicaid or PAAD	YES	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Salem

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
Clover Health www.cloverhealth.com Non-members: 1-888-466-5044 Members: 1-888-778-1478	Clover Health Valor H5141_061	PPO	\$0 plus \$125/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	All counties except Warren
	Clover Health Choice H5141_004	PPO	\$0 plus \$20/month towards Part B Premium	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Choice H5141_032	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Middlesex, Ocean, Salem
	Clover Health Choice Giveback H5141_054	PPO	\$0 plus \$110/month towards Part B Premium	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	All counties except Warren
	Clover Health Choice Value H5141_007	PPO	\$31	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Choice Value H5141_042	PPO	\$54	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Ocean, Salem
	Clover Health Classic H8010_002	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Essex, Hudson, Passaic, Union
	Clover Health Value H8010_003	HMO	\$31	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Essex, Hudson, Middlesex, Passaic, Union

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
HealthSpring www.healthspring.com/medicare/shop-plans Non-members: 1-866-617-8713 Members: 1-800-668-3813	HealthSpring Preferred H3949_054	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem
	HealthSpring True Choice H7849_149	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3 stars	All except Middlesex County

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
Humana https://www.humana.com/medicare Non-members: 1-888-873-0686 Members: 1-800-457-4708	Humana USAA Honor Giveback H5216_174	PPO	\$0 plus \$105/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Union, Warren
	Humana USAA Honor Giveback H5216_221	PPO	\$0 plus \$145/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Humana Choice Giveback H5216-116		\$0 plus \$60/month towards Part B Premium	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Humana Gold Plus H6622-099	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Humana Gold Plus H6622-100	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Bergen, Essex, Hudson, Hunterdon, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Warren
	Humana Choice Giveback H5216_319	PPO	\$0 plus \$103/month towards Part B Premium \$380 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Union, Warren
	Humana Choice Giveback H7617-045	PPO	\$0 plus \$103/month towards Part B Premium \$380 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Union, Warren
	Humana Choice H5216-461	PPO	\$31.10	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Warren

Company	Plan Name and Plan ID Number	Plan Type	Full Premium	Premium with LIS, Medicaid or PAAD	Drug Coverage	Performance Rating*	Counties where Available:
Jefferson Health Plans www.jeffersonhealthplans.com/medicare/ Non-members: 1-833-477-4773 Members: 1-866-901-8000	Jefferson Health Plans Choice H3124_002	PPO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Jefferson Health Plans Choice Plus H3124_001	PPO	\$29	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	
	Jefferson Health Plans Elite H9207_018	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	
	Jefferson Health Plans Silver H9207_013	HMO	\$0	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	

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Wellcare www.wellcare.com/Medicare Non-members: 1-844-480-0680 Members: 1-833-444-9088	Wellcare Patriot Simple H0913_020	HMO-POS	\$0	MA-only plans do NOT work with LIS, Medicaid or PAAD	NO	3 stars	All counties except Hunterdon
	Wellcare Assist H0913_015	HMO-POS	\$45.20	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	
	Wellcare Giveback H0913_021	HMO-POS	\$0 plus \$25/month towards Part B Premium \$260 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	
	Wellcare Low Premium H0913_002	HMO-POS	\$34	Does not work with LIS, Medicaid or PAAD	YES	3.5 stars	
	Wellcare Simple H0913_022	HMO-POS	\$0 \$250 deductible for some services	\$0 with LIS, Medicaid or PAAD	YES	3.5 stars	

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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State Health Insurance
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NEW JERSEY HUMAN SERVICES



Division of Aging Services