2027 New Jersey Medicare Advantage Plans with Part D Prescription Coverage

Prepared October 22nd, 2026

Company	Plan Name and Plan ID	Plan Type	Monthly Premium	Medical Deductible	Premium with LIS or PAAD	Part D	2027 Star Rating	Counties Where Available
AARP UnitedHealthcare www.uhc.com/medicare Nonmembers: 1-800-555-5757 Members: 1-866-314-8188	**AARP Medicare Advantage Essentials from UHC NJ-1** H0755-038	HMO- POS	**$0.00**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $685: Tiers 3–5	3.5 stars	All 21 New Jersey counties
	AARP Medicare Advantage Extras from UHC NJ-7 H0755-046	HMO- POS	**$0.00**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $685: Tiers 3–5	3.5 stars	All 21 New Jersey counties
	AARP Medicare Advantage from UHC NJ-0002 H0755-044	HMO- POS	**$79.00**	$0.00	$42.70 with LIS $17.72 with PAAD	$0: Tiers 1–2 $595: Tiers 3–5	3.5 stars	All 21 New Jersey counties
	AARP Medicare Advantage from UHC NJ-0003 H0755-045	HMO- POS	**$115.00**	$0.00	$78.70 with LIS $53.72 with PAAD	$0: Tiers 1–2 $595: Tiers 3–5	3.5 stars	All 21 New Jersey counties
	AARP Medicare Advantage from UHC NJ-0004 H8768-022	PPO	**$69.00**	$1,000 annual deductible	$32.70 with LIS $7.72 with PAAD	$0: Tiers 1–2 $685: Tiers 3–5	4 stars	All 21 New Jersey counties
	AARP Medicare Advantage from UHC NJ-0005 H8768-035	PPO	**$79.00**	$1,000 annual deductible	$42.70 with LIS $17.72 with PAAD	$0: Tiers 1–2 $685: Tiers 3–5	4 stars	All 21 New Jersey counties
	AARP Medicare Advantage from UHC NJ-6 H8768-058	PPO	**$29.00**	$1,000 annual deductible	$1.00 with LIS $1.00 with PAAD	$0: Tiers 1–2 $685: Tiers 3–5	4 stars	All 21 New Jersey counties

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Aetna Medicare www.aetna.com/medicare Nonmembers: 1-844-509-6254 Members: 1-833-570-6670	**Aetna Medicare Elite** H3152-098	HMO	$25.00	$1,250 in-network	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Elite H5521-123	PPO	$65.00	$1,500 annual deductible	$28.70 with LIS $6.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced H3152-022	HMO-POS	$79.00	$0.00	$42.70 with LIS $17.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, Salem
	Aetna Medicare Enhanced H5521-512	PPO	$80.00	$1,000 annual deductible	$43.70 with LIS $18.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced R6694-006	Regional PPO	$149.00	$1,000 annual deductible	$112.70 with LIS $87.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	All 21 New Jersey counties
	Aetna Medicare Enhanced Advantage H5521-510	PPO	$109.00	$0.00	$72.70 with LIS $47.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean
	Aetna Medicare Enhanced Extra H5521-037	PPO	$99.00	$1,000 annual deductible	$62.70 with LIS $37.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Union
	Aetna Medicare Enhanced Extra H5521-124	PPO	$104.00	$1,000 annual deductible	$67.70 with LIS $42.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester
	Aetna Medicare Prime H3152-080	HMO-POS	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime H5521-392	PPO	$0.00	$1,500 annual deductible	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime Extra H5521-275	PPO	$84.00	$1,000 annual deductible	$47.70 with LIS $22.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Prime Giveback H5521-277	PPO	$0.00 + $15.00 Part B reduction	$1,500 annual deductible	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Hunterdon, Mercer, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Signature H3152-048	HMO	$109.00	$0.00	$72.70 with LIS $47.72 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Aetna Medicare Signature Extra H3152-082	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Middlesex, Monmouth, Ocean, Salem

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Company	Plan Name and Plan ID	Plan Type	Monthly Premium	Medical Deductible	Premium with LIS or PAAD	Part D	2027 Star Rating	Counties Where Available
AmeriHealth www.amerihealth.com/medicare Nonmembers: 1-800-898-3492 Members: 1-866-569-5190	**New!** **AmeriHealth Medicare Classic Rx** H6407-002	HMO	**$0.00**	$0.00	$0 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	Plan too new to be measured	Atlantic, Burlington, Camden, Gloucester, Mercer, Middlesex, Ocean
	AmeriHealth Medicare Core H5361-001	PPO	**$18.00**	$0.00	$18.00 with LIS $18.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	3 stars	Camden
Clover Health www.cloverhealth.com Nonmembers: 1-888-466-5044 Members: 1-888-778-1478	**Clover Health Choice** H5141-004	PPO	**$0.00**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $350: Tiers 3–5	**5 stars***	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Choice H5141-032	PPO	**$0.00**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $350: Tiers 3–5	**5 stars***	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Ocean, Salem
	Clover Health Choice Giveback H5141-054	PPO	**$0.00 + $140.00 Part B reduction**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $440: Tiers 3–5	**5 stars***	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union
	Clover Health Choice Value H5141-007	PPO	**$36.30**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $440: Tiers 3–5	**5 stars***	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union
	Clover Health Choice Value H5141-042	PPO	**$36.30**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $450: Tiers 3–5	**5 stars***	Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Ocean, Salem
	Clover Health Classic H8010-002	HMO	**$0.00**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–5	4.5 stars	Atlantic, Bergen, Essex, Hudson, Passaic, Union
	Clover Health Value H8010-003	HMO	**$36.30**	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $200: Tiers 3–5	4.5 stars	Atlantic, Bergen, Essex, Hudson, Middlesex, Passaic, Union

*A 5-star plan rating allows beneficiaries to switch into a 5-star Medicare Advantage plan using the **5-Star Special Enrollment Period**, which runs from **December 8 through November 30** of the following year. You can review active plan rules and guidelines directly via **Clover Health** or check official details on **Medicare.gov**.

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Company	Plan Name and Plan ID	Plan Type	Monthly Premium	Medical Deductible	Premium with LIS or PAAD	Part D	2027 Star Rating	Counties Where Available
New Company! **Devoted Health** www.devoted.com Nonmembers: 1-844-978-2770 Members: 1-800-338-6833	**New!** **DEVOTED CHOICE 001** **H1390-001**	PPO	$0.00	$0.00	$0.00 with LIS PAAD not participating at this time	$0: Tiers 1–2 $650: Tiers 3–5	Plan too new to be measured	Burlington, Camden, Essex, Gloucester, Hudson, Mercer, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, Union, Warren
	New! **DEVOTED CHOICE GIVEBACK 002** **H1390-002**	PPO	$0.00 + $118.00 Part B reduction	$50 annual deductible	$0.00 with LIS PAAD not participating at this time	$0: Tiers 1–2 $650: Tiers 3–5	Plan too new to be measured	Burlington, Camden, Essex, Gloucester, Hudson, Mercer, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, Union, Warren
	New! **DEVOTED CHOICE GIVEBACK EXTRAS 006** **H1390-006**	PPO	$0.00 + $70.00 Part B reduction	$330 annual deductible	$0.00 with LIS PAAD not participating at this time	$0: Tiers 1–2 $700: Tiers 3–5	Plan too new to be measured	Burlington, Camden, Essex, Gloucester, Hudson, Mercer, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, Union, Warren
HealthSpring www.healthspring.com/medicare Nonmembers: 1-866-617-8713 Members: 1-800-627-7534	**HealthSpring Preferred** **H3949-054**	HMO	$0.00	$150 in-network	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $500: Tiers 3–5	3 stars	Burlington, Camden, Gloucester
	HealthSpring True Choice **H7849-149**	PPO	$15.00	$550 annual deductible	$15.00 with LIS $15.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	3 stars	Burlington, Camden, Gloucester

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Humana www.humana.com/medicare Nonmembers: 1-888-873-0686 Members: 1-800-457-4708	**Humana Gold Plus** **H6622-099-1**	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–3 $700: Tiers 4–5	4 stars	Atlantic, Camden, Cape May, Gloucester, Mercer
	Humana Gold Plus **H6622-099-2**	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–3 $700: Tiers 4–5	4 stars	Burlington, Cumberland, Salem
	Humana Gold Plus **H6622-100-1**	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $325: Tiers 3–5	4 stars	Bergen, Hudson, Monmouth, Ocean, Somerset, Union, Warren
	Humana Gold Plus **H6622-100-2**	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $325: Tiers 3–5	4 stars	Essex, Hunterdon, Middlesex, Morris, Passaic
	Humana Choice Giveback **H5216-319**	PPO	$0.00 + $106.00 Part B reduction	$380 annual deductible	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 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	$0.00 + $108.00 Part B reduction	$380 annual deductible	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4.5 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Union, Warren
	New! **Humana Choice Giveback** **H7617-127**	PPO	$0.00 + $26.00 Part B reduction	$380 annual deductible	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4.5 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Sussex, Union, Warren
	Humana Choice **H5216-461**	PPO	$36.30	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–2 $700: Tiers 3–5	4 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Passaic, Salem, Somerset, Sussex, Union, Warren

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Jefferson Health Plans www.jeffersonhealthplans.com/medicare Nonmembers: 1-833-477-4773 Members: 1-866-901-8000	**Jefferson Health Plans Elite** H9207-018	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–5	3 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	New! **Jefferson Health Plans Premier** H3124-003	PPO	$55.00	$0.00	$41.50 with LIS $41.50 with PAAD	$0: Tiers 1–5	2.5 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
Wellcare www.wellcare.com/en/newjersey Nonmembers: 1-844-480-0680 Members: 1-833-444-9088	**Wellcare Assist** H0913-015	HMO-POS	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tier 1 $700: Tiers 2–5	3 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
	Wellcare Low Premium H0913-002	HMO-POS	$35.00	$240 in-network	$35.00 with LIS $35.00 with PAAD	$0: Tier 1 $700: Tiers 2–5	3 stars	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
Wellpoint www.wellpoint.com/nj/medicare Nonmembers: 1-833-668-1337 Members: 1-844-765-5160	**New!** **Wellpoint Extra Help** H3240-026	HMO	$0.00	$0.00	$0.00 with LIS $0.00 with PAAD	$0: Tiers 1–5	3 stars	Bergen, Camden, Essex, Hudson, Middlesex, Morris, Passaic, Union

Prepared by the State Health Insurance Assistance Program (SHIP), Division of Aging Services, NJ Department of Human Services. These plans provide Medicare Advantage medical coverage with Part D prescription drug coverage. The monthly plan premium is separate from any Medicare Part B premium you must pay. **For assistance in choosing a Medicare Advantage Plan, call the NJ State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 or call 1-800-Medicare.**

SHIP State Health Insurance Assistance Program

NEW JERSEY HUMAN SERVICES DoAS Division of Aging Services

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2027 New Jersey Medicare Advantage Plans Without Part D Prescription Coverage

Company and contact	Plan name and plan ID	Plan type	Monthly premium	Medical deductible	Part D	2027 Star rating	Counties where available
AARP UnitedHealthcare www.uhc.com/medicare Nonmembers: 1-800-555-5757 Members: 1-866-314-8188	**AARP Medicare Advantage Patriot No Rx NJ-MA01** **H0755-037**	HMO-POS	$0.00 + $150.00 Part B reduction	$0.00	NO	3.5 stars	All 21 New Jersey counties
	AARP Medicare Advantage Patriot No Rx NJ-MA2 **H8768-059**	PPO	$0.00 + $120.00 Part B reduction	$1,000 annual deductible	NO	4 stars	All 21 New Jersey counties
Aetna Medicare www.aetna.com/medicare Nonmembers: 1-844-509-6254 Members: 1-833-570-6670	**Aetna Medicare Eagle Giveback** **H3152-045**	HMO	$0.00 + $100.00 Part B reduction	$0.00	NO	4 stars	All 21 New Jersey counties
	Aetna Medicare Eagle Giveback **H5521-504**	PPO	$0.00 + $90.00 Part B reduction	$0.00	NO	4 stars	All 21 New Jersey counties
Clover Health www.cloverhealth.com Nonmembers: 1-888-466-5044 Members: 1-888-778-1478	**Clover Health Valor** **H5141-061**	PPO	$0.00 + $125.00 Part B reduction	$0.00	NO	5 stars*	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union
Humana www.humana.com/medicare Nonmembers: 1-888-873-0686 Members: 1-800-457-4708	**Humana USAA Honor Giveback** **H5216-174**	PPO	$0.00 + $105.00 Part B reduction	$0.00	NO	4 stars	Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, Warren
	Humana USAA Honor Giveback **H5216-221**	PPO	$0.00 + $145.00 Part B reduction	$0.00	NO	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem
	Humana Choice Giveback **H5216-116**	PPO	$0.00 + $69.00 Part B reduction	$0.00	NO	4 stars	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem

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SHIP State Health Insurance Assistance Program

NEW JERSEY HUMAN SERVICES DoAS Division of Aging Services

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