

2024 Medical Deductible Overview

Excludes Dual Look-Alikes, Erickson, and SNPs

For 2024, some Medicare Advantage plans will have a Medical Deductible that members pay for covered services before the plan benefits apply. Services that count toward the deductible vary by plan.

- Amounts paid toward the deductible **do** count toward the out-of-pocket maximum (MOOP)
- Premiums, cost sharing for ancillary benefits and Rx costs **do not** count toward the deductible or MOOP
- Deductibles **do not** apply to preventive, emergency or urgently needed services □ HMO-POS
- A plan's Rx deductible is separate from the medical deductible □ LPPO
- Members who have Medicaid **do not** pay the plan deductible
- When there's a medical deductible for both in-network (INN) and out-of-network services (OON), it is a combined deductible amount
- **Important:** Diagnostic mammograms and colonoscopies **are not** subject to the medical deductible

2024 Plan ID	State(s)	Plan Type	2024 Plan Name	Ded. Package	INN Ded.	OON Ded.
H0294-040-000	CA	LPPO	AARP® Medicare Advantage from UHC CA-0032 (PPO)	DD064	\$400	
H0294-041-000	CA	LPPO	AARP® Medicare Advantage from UHC CA-0033 (PPO)	DD064	\$400	
H0294-042-000	CA	LPPO	AARP® Medicare Advantage from UHC CA-0034 (PPO)	DD064	\$450	
H1278-024-000	TX	LPPO	AARP® Medicare Advantage from UHC TX-0034 (PPO)	DD064	\$500	
H1944-031-000	NH	HMO-POS	AARP® Medicare Advantage from UHC NH-0002 (HMO-POS)	DD065	\$1,000	N/A
H1944-032-000	VT	HMO-POS	AARP® Medicare Advantage from UHC VT-0002 (HMO-POS)	DD065	\$950	N/A
H2001-019-000	ME	LPPO	AARP® Medicare Advantage from UHC ME-0005 (PPO)	DD064	\$1,000	
H2406-071-000	PA	LPPO	AARP® Medicare Advantage from UHC PA-0010 (PPO)	DD064	\$600	
H2406-083-000	MD	LPPO	AARP® Medicare Advantage from UHC MD-0001 (PPO)	DD064	\$1,000	
H2406-119-000	TX, NM	LPPO	AARP® Medicare Advantage from UHC EP-0002 (PPO)	DD064	\$500	
H2577-009-000	VA	LPPO	AARP® Medicare Advantage from UHC VA-0003 (PPO)	DD064	\$1,200	
H2577-028-000	PA	LPPO	AARP® Medicare Advantage from UHC PA-0015 (PPO)	DD059	N/A	\$500
H3307-015-000	NY	HMO-POS	AARP® Medicare Advantage from UHC NY-0003 (HMO-POS)	DD065	\$1,000	N/A
H3418-001-000	NY	LPPO	AARP® Medicare Advantage from UHC NY-0012 (PPO)	DD059	N/A	\$1,000
H5253-119-000	VA	HMO-POS	AARP® Medicare Advantage from UHC VA-0013 (HMO-POS)	DD065	\$300	N/A
H8211-006-000	WV	LPPO	AARP® Medicare Advantage from UHC WV-0003 (PPO)	DD064	\$950	
H8768-017-002	IA, IL	LPPO	AARP® Medicare Advantage from UHC IA-0003 (PPO)	DD064	\$1,250	
H8768-042-000	CT	LPPO	AARP® Medicare Advantage from UHC CT-0004 (PPO)	DD064	\$1,250	
H8768-049-000	VT	LPPO	AARP® Medicare Advantage from UHC VT-0003 (PPO)	DD064	\$1,100	



PPO Medical Deductible Scenario

Deductible applies to in and out-of-network services

(UHC deductible package DDo64)

H0294-040-000

H2001-019-000

H2577-009-000

H8768-049-000

H0294-041-000

H2406-071-000

H8211-006-000

H0294-042-000

H2406-083-000

H8768-017-002

H1278-024-000

H2406-119-000

H8768-042-000

What services apply to the medical deductible?

Applies to Deductible

In-network services:



Inpatient Hospital



Outpatient Hospital,
Observation Services
and Ambulatory
Surgical Center

Out-of-network services:



All Medicare-covered
Services OON*

*except preventive services,
emergency and urgent care*

Doesn't apply to Deductible



Monthly Premium



PCP & Spec. Visits (*INN*)



Urgent Care



Emergency Visit



Preventive Care

*Includes diagnostic mammograms
and colonoscopies*



Prescription Drugs



Part D Deductible



Eyewear (*INN*)



Hearing Exams (*INN*)

*Services that count toward the deductible vary by plan. *Scenario above is for Plan IDs indicated and includes additional services not specifically listed.*



PPO Medical Deductible Scenario

Deductible applies to out-of-network services only
(UHC deductible package DD059)

H2577-028-000
H3418-001-000

What services apply to the medical deductible?

Applies to Deductible

Out-of-network services:



All Medicare-covered
Services OON*
*except preventive services,
emergency and urgent care*

Doesn't apply to Deductible



Monthly Premium



PCP & Spec. Visits (*INN*)



Urgent Care



Emergency Visit



Preventive Care

Includes diagnostic mammograms
and colonoscopies



Prescription Drugs



Part D Deductible



Eyewear (*INN*)



Hearing Exams (*INN*)

Services that count toward the deductible vary by plan. *Scenario above is for Plan IDs indicated and includes additional services not specifically listed.



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HMO-POS Medical Deductible Scenario

Deductible applies to in-network services only
(UHC deductible package DDo65)

H1944-031-000
H1944-032-000

H3307-015-000
H5253-119-000

What services apply to the medical deductible?

Applies to Deductible



Inpatient Hospital



Outpatient Hospital,
Observation Services
and Ambulatory
Surgical Center

Doesn't apply to Deductible



Monthly Premium



PCP & Spec. Visits



Urgent Care



Emergency Visit



Preventive Care

Includes diagnostic mammograms
and colonoscopies



Prescription Drugs



Part D Deductible

Services that count toward the deductible vary by plan. Scenario above is for Plan IDs indicated.



Services applied toward deductible

Excludes Dual Look-Alikes, Erickson, and SNPs

H0294-040-000 H0294-041-000 H0294-042-000 H1278-024-000 H2001-019-000 H2406-071-000 H2406-083-000 H2406-119-000 H2577-009-000 H8211-006-000 H8768-017-002 H8768-042-000 H8768-049-000	H1944-031-000 H1944-032-000 H3307-015-000 H5253-119-000	H2577-028-000 H3418-001-000
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+ Indicates service applies toward deductible

PBP Category	Category Description	DD064		DD065		DD059	
		INN	OON	INN	OON	INN	OON
1a	Inpatient Hospital- Acute	+	+	+	-	-	+
1b	Inpatient Hospital Psychiatric	+	+	+	-	-	+
2	Skilled Nursing Facility (SNF)	-	+	-	-	-	+
3a1	Cardiac Rehabilitation Services	-	+	-	-	-	+
3a2	Intensive Cardiac Rehabilitation Services	-	+	-	-	-	+
3a3	Pulmonary Rehabilitation Services	-	+	-	-	-	+
3a4	SET for PAD Services	-	+	-	-	-	+
5a	Partial Hospitalization	-	+	-	-	-	+
6a	Home Health Services	-	+	-	-	-	+
7a	Primary Care Physician Services	-	+	-	-	-	+
7b	Chiropractic Services	-	+	-	-	-	+
7c	Occupational Therapy Services	-	+	-	-	-	+
7d	Physician Specialist Services	-	+	-	-	-	+
7e	Mental Health Specialty Services	-	+	-	-	-	+
7f	Podiatry Services	-	+	-	-	-	+
7g	Other Health Care Professional	-	+	-	-	-	+
7h	Psychiatric Services	-	+	-	-	-	+
7i	Physical Therapy and Speech-Language Pathology Services	-	+	-	-	-	+
7k	Opioid Treatment Services	-	+	-	-	-	+
8a	Outpatient Diagnostic Procedures/Tests/Lab Services	-	+	-	-	-	+
8b1	Diagnostic Radiological Services	-	+	-	-	-	+
8b2	Therapeutic Radiological Services	-	+	-	-	-	+
8b3	Outpatient X-Ray Services	-	+	-	-	-	+
9a1	Outpatient Hospital Services	+	+	+	-	-	+
9a2	Observation Services	+	+	+	-	-	+
9b	Ambulatory Surgical Center (ASC) Services	+	+	+	-	-	+
9c	Outpatient Substance Abuse	-	+	-	-	-	+
9d	Outpatient Blood Services	-	+	-	-	-	+
10a1	Ground Ambulance Services	-	+	-	-	-	+
10a2	Air Ambulance Services	-	+	-	-	-	+
11a	Durable Medical Equipment (DME)	-	+	-	-	-	+
11b1	Prosthetic/Orthotic Supplies	-	+	-	-	-	+
11b2	Medical Supplies	-	+	-	-	-	+
11c1	Diabetic Monitoring Supplies	-	+	-	-	-	+
11c2	Diabetic Shoes and Inserts	-	+	-	-	-	+
12a	Dialysis Services	-	+	-	-	-	+
14d	Kidney Disease Education Services	-	+	-	-	-	+
14e1	Glaucoma Screening	-	+	-	-	-	+
14e2	Diabetes Self-Management Training	-	+	-	-	-	+
14e3	Barium Enemas	-	+	-	-	-	+
14e4	Digital Rectal Exam	-	+	-	-	-	+
14e5	EKG following Welcome Visit	-	+	-	-	-	+
14e6	Other Medicare-covered Preventive Services	-	+	-	-	-	+
15a	Medicare Part B Rx Drugs	-	+	-	-	-	+
16b	Comprehensive Dental	-	+	-	-	-	+
17a	Eye Exams	-	+	-	-	-	+
17b	Eyewear	-	+	-	-	-	+
18a	Hearing Exams	-	+	-	-	-	+

FAQs

1. What is the difference between the Medicare Part B annual deductible and the Medical Deductible in a Medicare Advantage plan?

The Medicare Part B annual deductible is applicable to anyone with Original Medicare. The Part B deductible cost is updated annually per CMS guidelines. The Medical Deductible is an annual medical deductible that a Medicare Advantage plan can choose to file on a plan. When a member has a Medicare Advantage (MA) plan, the only deductible that needs to be met is the plan's medical deductible (not the Medicare Part B deductible), because MA plans take over as primary payer instead of Original Medicare.

2. How does a Medical Deductible work on an MA plan?

See two examples below on how the Medical Deductible works on UHC MA plans:

If a member is in the AARP Medicare Advantage from UHC WI-0002 in Wisconsin with a \$0 medical deductible, the member begins paying the plan copays/coinsurance right away as there is no deductible to be met.

If a member is in the AARP Medicare Advantage from UHC IA-0003 in Iowa with a \$1,250 combined INN & OON medical deductible, the member must pay the full cost of applicable covered services until they hit the medical deductible (see previous slides). Once met, the MA plan will begin paying its share of the cost and the member will begin paying the plan copays/coinsurances.

3. Do D-SNPs have a medical deductible?

Yes. Some UHC D-SNPs as well as Dual Look-alike plans (C-SNP or Non-SNP) file a medical deductible with an amount that matches the Part B deductible defined by Original Medicare. In 2024, 105 of 144 UHC D-SNPs (both M&R and C&S) will have this medical deductible amount. These plans will finalize their deductible amount when CMS releases the 2024 Fee-for-Service amount by Mid-November.

As a reminder, this Fee-for-Service deductible is different than the Medical Deductible discussed in this "2024 Medical Deductible Overview" document.

4. Does a member with Medicaid pay the Medical Deductible (if applicable)?

Members who are Full Dual-eligible, QMB/QMB Plus, and SLMB Plus do not pay the medical deductible as it's one of the costs covered by their state Medicaid. Therefore, these members will not be subject to the plan's medical deductible. For other Medicaid levels (like Partial Medicaid), members may need to pay the medical deductible.

5. Could a plan have both deductibles?

No, members on an MA plan would only ever have a medical deductible (if applicable), never the Medicare Part B deductible. This is because the MA plan takes over as the primary payer instead of Original Medicare.

6. How does a member calculate how much of the deductible has been met?

The member's EOB displays this information as well as the member website. Members can call Customer Service who has real time access to this information.

7. Are diagnostic mammograms and colonoscopies subject to the medical deductible?

No, the medical deductible does not apply to diagnostic mammograms and colonoscopies. Mammograms and colonoscopies are also offered at \$0 copay for both preventive and diagnostic to eliminate confusion and reduce member hassle.

