



## Compare Choices for Californians with Medicare + Medi-Cal

Californians with Medicare + Medi-Cal have many choices for their health care coverage. Some offer more help and benefits than others, and all choices allow a person to use their Medicare and Medi-Cal benefits.

Below are the six health care coverage choices for Californians with Medicare + Medi-Cal. Some people like choices that put Medicare and Medi-Cal benefits together into one health plan. Other people like using original Medicare. The chart compares the main differences between these choices, and signing up for any choice is optional.

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### California's Care Choices

#### Program of All-Inclusive Care for the Elderly (PACE)

Get your Medicare + Medi-Cal in one health plan. Get extra benefits like a PACE day center, a care team, and extra help to live independently.

#### Cal MediConnect

Get your Medicare + Medi-Cal in one health plan. Get extra benefits like a helper to make sure you get all the care you need and extra help to live independently. For people 21 or older.

#### Fully-Integrated Special Needs Plans (FIDE SNP)

Get your Medicare + Medi-Cal in one health plan. Get extra benefits like a helper to make sure you get all the care you need and extra help to live independently. For people 65 or older with a disability or chronic condition.

#### Dual Eligible Special Needs Plan (D-SNP)

Get your Medicare and some Medi-Cal benefits through one health plan, with extra benefits and help arranging your care. You continue to get some Medi-Cal benefits from Medi-Cal.

#### Medicare Advantage (MA)

Get your Medicare from a health plan with extra benefits and keep your Medi-Cal separate. You also get some help arranging your medical care.

#### Accountable Care Organizations (ACOs)

ACOs are groups of doctors, hospitals, and other providers that work together to provide care for people in original Medicare.

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### Where You Live Matters

To find health coverage choices in your local area, go to [www.MyCareMyChoice.org](http://www.MyCareMyChoice.org) and click on *Get Started*.

# Comparison Chart for Californians with Medicare + Medi-Cal



	MEDICARE OR MEDI-CAL (USED SEPARATELY)		MEDICARE + MEDI-CAL HEALTH CARE COVERAGE CHOICES					
	ORIGINAL MEDICARE	MEDI-CAL	PACE	CAL MEDI-CONNECT	FIDE SNP	D-SNP	MEDICARE ADVANTAGE	ACO
<b>COVERAGE CHOICES ELIGIBILITY</b> Options vary by age and need for extra help.								
Age	18+	18+	55+	21+	65+	18+	18+	18+
To qualify, you have (or now require) extra help at home	No	No	Yes	No	Yes	No	No	No
<b>HOW IT WORKS</b> How each coverage option helps you get the most out of your Medicare + Medi-Cal.								
Includes pharmacy costs/benefits	Some*	Some	Yes	Yes	Yes	Yes	Yes	Some*
Helps find and schedule the care you need	No	No	Yes	Yes	Yes	Yes	Some	Some
Handles both Medicare + Medi-Cal payments/benefits for you	No	No	Yes	Yes	Yes	Some	No	No
Provides one combined card that covers all your insurance needs	No	No	Yes	Yes	No	No	No	No
Allows you to see any Medicare doctor	Yes	Yes	No	No	No	No	No**	Yes
<b>EXTRA BENEFITS</b> Some options offer EXTRA benefits beyond Medicare + Medi-Cal.								
Extra vision care	No	No	Yes	Yes	Yes	Yes	Some	No
Extra dental care	No	No	Yes	Yes	Yes	Yes	Some	No
Hearing aids	No	No	Yes	Yes	Yes	Yes	Some	No
Extra help at home	No	Some	Yes	Yes	Yes	Some	Some	No
Gym or fitness	No	Some	Some	Some	Some	Some	Some	No

\*You must choose a Medicare Part D plan for pharmacy benefits

\*\*Check to see if your doctor is part of the health plan