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## Medicare Advantage Plan Tip Sheets 2026

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# Los Angeles and Orange Counties

# 2026 Medicare Advantage Plans

Los Angeles and Orange Counties

Plan Name and Counties		Who might fit best in this plan
1	<b>Blue Shield Inspire (HMO) - Los Angeles &amp; Orange Counties</b> This plan includes transportation services <sup>2</sup> , chiropractic services <sup>1</sup> , embedded dental with options to buy-up, vision, hearing services <sup>1</sup> , over-the-counter items allowance <sup>4</sup> , home meal delivery <sup>3</sup> and SilverSneakers® fitness. Plus, Amazon Home Delivery for prescription drugs, offering convenience and additional cost savings to the members.	<b>Our Lead Plan</b> Blue Shield Inspire is our leading MAPD plan designed for beneficiaries looking for great value MAPD plan with a wide array of rich ancillary benefits and access to Blue Shield's robust network of many popular Los Angeles and Orange County providers.
2	<b>Blue Shield 65 Plus<sup>SM</sup> (HMO) - Los Angeles &amp; Orange Counties</b> This plan includes dental services <sup>1</sup> , hearing services <sup>1</sup> , personal emergency response system, and SilverSneakers® fitness.	<b>Our Classic Plan</b> This plan is designed for beneficiaries looking for a good balance of ancillary benefits, out-of-pocket costs, and access to our robust network of MAPD providers.
3	<b>Blue Shield TotalDual Plan (HMO D-SNP) - San Diego &amp; Los Angeles Counties</b> This plan is an <u>Exclusively Aligned Enrollment D-SNP</u> monthly Special Supplemental Benefit for the Chronically Ill (SSBCI) <sup>5</sup> - Food and Produce <sup>2</sup> , transportation services <sup>2</sup> , over-the-counter items allowance <sup>4</sup> , chiropractic services <sup>1</sup> , SilverSneakers® fitness.	<b>Full Dual Plan</b> This plan is designed for beneficiaries that are full dual eligible for Medicare and Medi-Cal. This plan assists with covering traditional Medicare costs with robust ancillary benefits. Beneficiaries will have access to dedicated Customer Service personnel who are trained to answer both Medicare and Medi-Cal questions and provides care coordination. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.

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Plan Name and Counties		Who might fit best in this plan
5	<b>Blue Shield AdvantageOptimum Plan (HMO) - Los Angeles &amp; Orange Counties</b> \$0 premium plan and \$0 copay for Primary Care Physician office visit. Plan includes over-the-counter-items allowance <sup>4</sup> , transportation services <sup>2</sup> , SilverSneakers® fitness and dental services <sup>2</sup> .	<b>Formally a Blue Shield Promise Plan</b> This plan is designed for beneficiaries looking for a great value MAPD plan and strong ancillary benefits with access to the Blue Shield network. This plan has a higher out-of-pocket maximum and comprehensive dental with Delta Dental.
6	<b>Blue Shield 65 Plus<sup>SM</sup> Plan 2 (HMO) - Los Angeles &amp; Orange Counties</b> \$0 premium plan and \$0 copay for Primary Care Physician office visit. Plan includes transportation services <sup>2</sup> , dental services <sup>1</sup> , and SilverSneakers® fitness.	<b>Our Classic Plan</b> This plan is designed for beneficiaries looking for essential ancillary benefits and a large network of providers in a good value MAPD plan.

### Plan Comparison

For LA and Orange counties, we offer our most popular plans, Blue Shield Inspire (HMO) and Blue Shield 65 Plus. Both plans feature a \$0 monthly premium, but they differ in their annual maximum out-of-pocket costs, with Blue Shield Inspire having a lower amount. Also, Blue Shield Inspire offers a range of additional benefits, such as a quarterly allowance for over-the-counter items, transportation services for health-related trips, and a personal emergency response system. Blue Shield Inspire also covers non-Medicare covered chiropractic services and the home meal delivery, which are not available under the Blue Shield 65 Plus offers a good balance of ancillary benefits, out-of-pocket costs, and access to a large network of providers.

We also offer our Blue Shield AdvantageOptimum Plan, and Blue Shield 65 Plus Plan 2. Both plans have a monthly premium of \$0, which is appealing for potential enrollees. However, there are differences in the annual maximum out-of-pocket costs, with Blue Shield AdvantageOptimum Plan having a higher annual maximum out-of-pocket compared to the Blue Shield 65 Plus Plan 2. While both plans offer transportation services and SilverSneakers Fitness Program; the Blue Shield AdvantageOptimum Plan also includes an over-the-counter items allowance.

Please note that Blue Shield TotalDual Plan is also available in San Diego county.

# Footnotes

1. Non-Medicare covered.
2. For non-emergency, plan-approved health related locations within the plan service area.
3. For individuals upon discharge from an inpatient hospital or skilled nursing facility. Includes 22 meals and 10 snacks per discharge. Coverage is limited to two discharges per year.
4. Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter/month.
5. The Food and Produce benefit mentioned is a Special Supplemental Benefit for the Chronically Ill (SSBCI). Not all plan members will qualify. Eligibility depends on meeting the definition of a "chronically ill enrollee". Qualifying chronic conditions include but are not limited to: Cardiovascular disorders; Chronic heart failure; Diabetes mellitus; Overweight, obesity, and metabolic syndrome; and Chronic lung disorders. Please refer to the Plan's Member Handbook for a complete list of qualifying chronic conditions and eligibility requirements.

Only plans and counties that can accept enrollments in 2026 are shown. Limitations may apply. Benefits vary by county and plan. Please refer to Summary of Benefits for details. Blue Shield 65 Plus is a service mark of Blue Shield of California. SilverSneakers® is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved. Other providers are available in our network.

Blue Shield of California is an HMO, HMO D-SNP, and PDP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

Blue Shield of California is an independent member of the Blue Shield Association. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.

# 2026 Los Angeles County

## MAPD Provider Network

### Hospitals\*

- Emanate Health Foothill Presbyterian Hospital
- Glendale Adventist Medical Center
- Huntington Memorial
- Lakewood Regional Medical Center
- Long Beach Memorial Medical Center
- PIH Health Whittier/Downey/Good Samaritan
- Providence Holy Cross Medical Center
- Providence Network
- Saint Joseph Medical Center
- St. Mary's Medical Center
- Torrance Memorial Medical Center
- and others

### Medical Groups\*

- Adventist Health Physicians
- Allied Pacific IPA
- AltaMed Health Services
- Emanate Health
- Facey Medical Group
- FQHC Clinics
- Heritage Provider Network
- Heritage Sierra Medical Group
- High Desert Medical Group
- Lakeside Medical Organization
- Lakewood IPA

- MemorialCare Medical Group
- Optum
- PIH Health Physicians
- Prospect Medical Group
- Providence Health Services
- Regal Medical Group
- Seoul Medical Group
- St. John's Physician Partners
- Superior Choice IPA
- and others

\*Note: Blue Shield always tries to show the most up-to-date provider information, but information can change at any time.

# 2026 Orange County

## MAPD Provider Network

### Medical Groups\*

- AltaMed
- Edinger Medical Group
- Family Choice Medical Group
- Greater Newport Physicians
- Heritage Provider Network
- MemorialCare Med Group
- Noble AMA
- Optum
- Prospect Medical Group
- Providence Affiliated Physicians, Mission
- Providence Affiliated Physicians, St. Joseph
- Providence Affiliated Physicians, St. Jude
- Regal/ ADOC Medical Group
- Seoul Medical Group
- St. Joseph Heritage Medical Group
- St. Jude Heritage Medical Group
- and others

### Hospitals\*

- St. Joseph Hospital
- St. Jude Medical Center
- Saddleback Memorial Medical Center
- Orange Coast Memorial Medical Center
- Mission Hospital Regional Med Center
- Los Alamitos Medical Center
- Fountain Valley Regional Medical Center
- Anaheim Regional Medical Center
- and others

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