



Alignment Health Plan Introduces 2025 Medicare Advantage Plans to Address Diverse Care Needs of Seniors, from Cost Concerns to Chronic Conditions

October 1, 2024

Medicare beneficiaries encouraged to evaluate their plan benefits during annual enrollment period, Oct. 15-Dec. 7

ORANGE, Calif., Oct. 01, 2024 (GLOBE NEWSWIRE) -- [Alignment Health Plan](#), an award-winning Medicare Advantage (MA) plan from Alignment Health, today announced more than 55 plan benefit options designed to meet seniors' evolving health care needs. For 2025, Alignment is offering more choices for the growing population of seniors who need specialized care and maintaining consistency in the benefits it offers that holistically address seniors' overall health and wellness. The plans will be available to 8.1 million Medicare-eligible adults, who can select from Alignment's portfolio during the Medicare annual enrollment period, which runs Oct. 15 through Dec. 7 for plan benefits starting Jan. 1, 2025.¹

"Seniors have an abundance of choices when it comes to health care coverage, and our plans are designed to meet seniors where they are in their health journey," said Dawn Maroney, CEO of Alignment Health Plan and president, markets of the plan's parent company, Alignment Health. "Our plans are as diverse as today's senior needs, and we continue to build on our strong portfolio of rich benefits and services by pioneering products that respond to their health concerns and daily living needs."

More options for lower-income seniors with chronic conditions or disabilities

MA special needs plan (SNP) enrollment has increased as more seniors with low incomes, chronic conditions or disabilities seek coverage for their unique needs. In 2024, SNPs served 6.6 million beneficiaries – more than double the 2.9 million enrollees in 2019, according to KFF.²

To address the growing population of seniors with complex health needs, Alignment is offering 18 chronic condition and dual-eligible SNPs in 2025, up 29% from 14 in 2024.

Seniors eligible for both Medicare and Medicaid can enroll in dual-eligible special needs plans (D-SNPs), which provide enhanced care coordination and additional benefits beyond what is typically offered by Medicaid or original Medicare alone. New for 2025, Alignment is offering for the first time an HMO point-of-service D-SNP called the Dual Select+ in Texas that will focus on dually eligible beneficiaries who want integrated, comprehensive care, financial support and rich supplemental benefits such as a \$125 monthly over-the-counter (OTC) allowance and \$0 copay on all covered Part D Drugs.

Alignment is also introducing plans specifically designed for members with lung conditions like asthma or chronic bronchitis, as well as chronic or disabling mental health conditions such as bipolar disorder or major depressive disorder. Chronic condition special needs plans (C-SNPs) are required to offer an extra layer of customized care coordination and support to help members manage their conditions. Alignment's new BreathEasy and Clarity HMO C-SNPs will be available for qualified members in select California counties. Among other features, these \$0-premium plans include a \$135 monthly allowance for groceries, utilities, and home safety and OTC items.

In 2025, Alignment's other C-SNPs and D-SNPs in Arizona, California, Nevada, North Carolina and Texas will offer its members a \$15-\$200 monthly "Essentials" allowance, covering groceries, utilities and home safety items.

Ensuring affordable access to necessary medications

Prioritizing affordable access to necessary medications helps ease the financial burden for seniors and reduces potential barriers to medication adherence, leading to improved health outcomes and reduced costs.

Starting Jan. 1, 2025, under new federal law, Medicare enrollees will see their annual out-of-pocket drug costs capped at \$2,000. This change makes medications more affordable for all beneficiaries.

In 2025, Alignment will continue offering \$0 copay for more than 10,000 Part D generic prescription drugs for conditions like high blood pressure, diabetes and cholesterol. Beneficiaries enrolled in one of Alignment's value-based insurance design (VBID) plans and qualify for Medicare's Low-Income Subsidy (LIS) program will have \$0 copay on all covered Part D drugs to promote broad access to essential medications at no cost.

Convenience and comprehensive access to care at no additional cost

All Alignment members benefit from the company's unique ACCESS On-Demand Concierge program at no additional cost. The comprehensive program provides 24/7 access to:

- A dedicated concierge team to help members navigate their services and benefits, answer health-related questions, schedule medical appointments and arrange transportation
- Its Virtual Care Center (VCC), which connects members to Alignment clinicians day or night for urgent medical needs, care coordination, medical assistance and health education needs
- Its ACCESS On-Demand Concierge "black card," which can be used to earn rewards for completing healthy behaviors and be used at more than 65,000 participating retailers to purchase eligible groceries and OTC items. Members of select plans may use the card for additional benefits, including utilities, home safety items, and dental, vision, hearing, chiropractic, acupuncture and podiatry services.

In 2025, Alignment will continue to offer popular benefits for select plans such as non-medical transportation, virtual or in-person fitness classes,

meals, pest control, pet care, in-home support and caregiver reimbursements. Benefits vary by plan.

For more information about the company's product offerings, benefits and services, visit www.alignmenthealthplan.com.

About Alignment Health

Alignment Health is championing a new path in senior care that empowers members to age well and live their most vibrant lives. A consumer brand name of Alignment Healthcare (NASDAQ: ALHC), Alignment Health's mission-focused team makes high-quality, low-cost care a reality for its Medicare Advantage members every day. Based in California, the company partners with nationally recognized and trusted local providers to deliver coordinated care, powered by its customized care model, 24/7 concierge care team and purpose-built technology, AVA[®]. As it expands its offerings and grows its national footprint, Alignment upholds its core values of leading with a serving heart and putting the senior first. For more information, visit www.alignmenthealth.com.

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¹ [Centers for Medicare & Medicaid Services Medicare Advantage/Part D Contract and Enrollment Data, September 2024 MA State/County Penetration](#)

² [KFF Medicare Advantage in 2024: Enrollment Update and Key Trends](#)