

MSHO vs MSC+ Comparison Grid
(Care Coordinator use only – do not distribute to members)

Coverage	MSHO	MSC+
Coverage	Medicare Parts A, B, D and Medical Assistance combined into one plan	Medical Assistance only
Insurance ID Card	One ID card	Three ID cards: Medicare, MSC+ and Part D plan for Rx drugs
Member Service	One phone number	Up to three different phone numbers for 3 different plans
Paperwork	Reduced paperwork from only one plan	Increased paperwork from 3 plans
Explanation of Benefits	No EOB's	May receive EOBs from Medicare
Materials	One set of materials	Multiple sets of materials
Medical Coverage	No copay for covered services or preventive office visits	No copay for Medicare preventive services but may have office copays for non-preventive
Part B Drugs	No copays	Copays capped at \$12/month
Part D Drugs	Covered and included as part of the plan	Not included. Must enroll into a separate Part D plan
Nursing Home	No 3-day hospital stay requirement for Medicare covered skilled nursing home services	Must have 3-day hospital stay for Medicare covered skilled nursing home services
Durable Medical Equipment	Access to large Blue Plus DME network	Must use limited Medicare approved DME provider
Supplemental Benefits (subject to change every year)	Additional benefits such as fitness, PERS, meals, dental, podiatry, grocery store transportation and MORE!	No additional benefits
Out of state coverage	No out of state coverage.	Medicare is primary; out of state coverage for Medicare covered services.

Visit the [SecureBlue MSHO Enrollment Resources page](#) for more details and referral form.