



YOUR 2027 MEDICARE COVERAGE GUIDE

Open Enrollment
Plan ahead. Stay connected to
the care team you trust.

With Medicare Open Enrollment underway, SDSM wants to help you make informed decisions about your healthcare coverage for 2027.

Continuity of care matters. This guide summarizes the Medicare plans San Diego Sports Medicine & Family Health Center currently anticipates accepting in 2027, plus resources that can help you compare your options.

Three things to confirm before enrolling

1. Your plan is accepted by SDSM.
2. Your preferred SDSM physician participates in the plan.
3. For HMO coverage, your assigned medical group is Optum / San Diego Physicians Medical Group (SDPMG).

Original Medicare
Accepted with or without
supplemental insurance.

Medicare Advantage HMO
Must be assigned to
Optum/SDPMG.

Medicare Advantage PPO
Selected Humana plans are listed
in this guide.

Important: Plan contracts, provider networks, and credentialing can change. Always confirm final coverage directly with your insurance plan before enrollment.

Understanding Your Medicare Options

Original Medicare (Parts A and B)

SDSM accepts Original Medicare, with or without supplemental insurance.

Original Medicare generally offers the greatest flexibility, allowing you to see any healthcare provider who accepts Medicare without the referral authorization requirements commonly associated with HMO plans.

Accepted Medicare Advantage HMO Plans

Assignment requirement: Every HMO plan listed below must be assigned to Optum / San Diego Physicians Medical Group (SDPMG).

Alignment Health	Plan / Contract ID
Honor Plus 060 HMO	H3815-060
My Choice 050 HMO	H3815-050
Smart 013 HMO	H3815-013
Smart 047 HMO	H3815-047
Smart 056 HMO	H3815-056
ValorCare 053 HMO	H3815-053
Platinum + Instacart 016 HMO-POS	H3815-016

Health Net Wellcare	Plan / Contract ID
Low Premium HMO	H0562-137
Low Premium Focus HMO	H0562-012

Accepted Medicare Advantage HMO Plans

Humana	Plan / Contract ID
Gold Plus HMO	H3767-001
Gold Plus HMO	H5619-016
Gold Plus Giveback HMO	H5619-150
USAA Honor Giveback HMO	H5619-121

UnitedHealthcare (UHC / AARP)	Plan / Contract ID
Medicare Advantage CA-0001 HMO-POS	H0543-013
Medicare Advantage CA-0007 HMO-POS	H0543-060
Medicare Advantage CA-0012 HMO-POS	H0543-152
Medicare Advantage Patriot No Rx CA-MA2 HMO-POS	H0543-258

Important Note: SCAN Health Plan

Coverage uncertainty for 2027: Although SDSM is currently contracted with SCAN HMO, SDSM has received information suggesting that the contract between SCAN and Optum/SDPMG may end in 2027. This change has not been formally confirmed.

If you are considering SCAN, carefully verify 2027 coverage and the provider network before enrolling.

Accepted Medicare Advantage PPO Plans

SDSM is currently contracted with the following Medicare Advantage PPO plans:

Humana	Plan / Contract ID
USAA Honor Giveback PPO	H5525-078
USAA Honor Giveback with Rx PPO	H5525-057

Choosing Your Primary Care Physician

Continuing care with your preferred physician is an important part of choosing a Medicare plan. Most SDSM primary care physicians are expected to participate in contracted plans, but insurance company directories may not always reflect the most current information.

Physicians Currently Completing Credentialing

The following newer physicians may not yet appear as available providers in plan directories:

- Dr. Neil Patel
- Dr. Alisha Gupta
- Dr. Bonnie Davis

Concierge Program Physicians

The following physicians participate in SDSM's concierge medicine program and are not available for selection as primary care physicians under Medicare Advantage HMO plans:

- Dr. Jeffrey Anthony
- Dr. Courtney O'Bryan
- Dr. Richard Parker
- Dr. Stephen Rohrer

Before completing enrollment: Ask the insurance plan to verify that your preferred SDSM physician is listed as participating in the exact plan and network you are selecting.

Medicare Coverage Through an Employer

If you receive Medicare benefits through a current or former employer's group health plan, your coverage may differ from the traditional Medicare and Medicare Advantage plans listed in this guide.

Employer-based plans must be reviewed individually to confirm whether SDSM participates in your specific network.

Need Help Choosing a Medicare Plan?

Medicare coverage can be confusing. The resources below may be able to help you compare options and understand enrollment requirements.

Independent Insurance Brokers

The following insurance brokers are familiar resources who may be able to assist with comparing Medicare coverage options:

Broker	Phone	Email
Ricky Haisha	(619) 660-6996	
John Lohrman	(800) 788-4678, ext. 2	mistermedicare@yahoo.com
Jamal Marrush	(619) 359-3380	marrushinsurance@gmail.com

Free, Unbiased Medicare Counseling (HICAP)

The Health Insurance Counseling and Advocacy Program (HICAP) offers free, confidential Medicare counseling through an independent, non-sales organization. Counselors can help explain Medicare coverage options, prescription drug benefits, enrollment requirements, and other Medicare-related questions.

San Diego HICAP
(858) 565-8772
[California Medicare Counseling website](#)

Questions to Ask Before You Enroll

- Is this exact plan accepted by San Diego Sports Medicine & Family Health Center?
- Is my preferred SDSM physician participating in this exact plan and network?
- For HMO coverage, will my medical group be Optum / San Diego Physicians Medical Group (SDPMG)?
- Are referrals or prior authorizations required for the services I use?
- Will my prescriptions, pharmacies, and other specialists remain in network?

Enrollment Checklist

Use this page while speaking with an insurance representative or broker.

Confirm	Details
☐ Exact plan name and contract ID	_____ _____
☐ SDSM is in network	_____ _____
☐ Preferred SDSM physician is in network	_____ _____
☐ HMO medical group is Optum / SDPMG	_____ _____
☐ Prescription drug coverage reviewed	_____ _____
☐ Specialists and pharmacies reviewed	_____ _____
☐ Effective date confirmed	_____ _____
☐ Representative name and confirmation number	_____ _____

We are here to help you continue your care.

SDSM's goal is to make this transition as smooth as possible and help you maintain access to the healthcare team you trust.

Please note: The information in this guide is current as of October 15, 2026, and is subject to change based on insurance carrier contracts, network participation, and credentialing updates. Final coverage and provider eligibility should always be confirmed directly with your insurance plan before enrollment.

Thank you for trusting San Diego Sports Medicine & Family Health Center with your healthcare. We value the relationships we have built with our patients and look forward to continuing to care for you in 2027.