YOUR 2027 MEDICARE COVERAGE GUIDE

Understand your choices. Confirm your coverage. Stay connected to your SDSM physician.

San Diego Sports Medicine & Family Health Center (SDSM) wants to help patients make informed Medicare coverage decisions for 2027. The plans listed in this guide are those SDSM currently anticipates accepting, subject to plan and physician verification.

Important: SCAN Health Plan change effective January 1, 2027.
SDSM physicians will no longer have a contract with SCAN Health Plan as of January 1, 2027. If you currently have SCAN and want to continue seeing your SDSM physician, you will need to select one of the Medicare options listed in this guide for 2027. Before enrolling, verify that your preferred SDSM physician participates in the exact plan you select.

Your Medicare coverage options

Original Medicare (Parts A and B): SDSM accepts Original Medicare, with or without Medicare supplemental insurance.

Medicare Advantage HMO: For every HMO plan below, you must be assigned to Optum / San Diego Physicians Medical Group (SDPMG), and your SDSM physician must participate in your plan.

Medicare Advantage PPO: Selected Humana PPO plans are listed in this guide. Confirm exact network participation and benefits before changing coverage.

HMO Plans: Alignment Health

Plan name	Plan 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

2027 MEDICARE ADVANTAGE PLANS

Check the exact plan name and Plan ID, not just the insurance carrier.

For all Medicare Advantage HMO plans: Your assigned medical group must be Optum / San Diego Physicians Medical Group (SDPMG). Confirm your SDSM physician is participating before enrolling.

HMO Plans: Health Net Wellcare

Plan name	Plan ID
Low Premium HMO	H0562-137
Low Premium Focus HMO	H0562-012

HMO Plans: Humana

Plan name	Plan ID
Gold Plus HMO	H3767-001
Gold Plus HMO	H5619-016
Gold Plus Giveback HMO	H5619-150
USAA Honor Giveback HMO	H5619-121

HMO Plans: UnitedHealthcare / AARP

Plan name	Plan 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

PPO Plans: Humana

Plan name	Plan ID
USAA Honor Giveback PPO	H5525-078
USAA Honor Giveback with Rx PPO	H5525-057

CHOOSING YOUR SDSM PHYSICIAN

Continue your care by confirming that your preferred SDSM physician participates in the exact plan and network you select.

Primary care physician information

Most SDSM primary care physicians are expected to participate in contracted plans, but directories may not yet reflect current credentialing or network updates. Confirm your preferred physician with the insurance plan before enrollment.

Physicians currently completing credentialing: Dr. Neil Patel, Dr. Alisha Gupta, and Dr. Bonnie Davis. These physicians may not yet appear as available in plan directories.

Concierge program physicians: Dr. Jeffrey Anthony, Dr. Courtney O'Bryan, Dr. Richard Parker, and Dr. Stephen Rohrer are not available for selection as primary care physicians under Medicare Advantage HMO plans.

Medicare coverage through an employer: Employer-sponsored Medicare plans must be reviewed individually. Plan networks and participation may differ from the options listed here.

Need help choosing a Medicare plan?

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

Independent insurance brokers

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

ENROLLMENT HELP AND IMPORTANT NOTES

Use these resources and questions as you review your 2027 Medicare options.

Free, unbiased Medicare counseling

Health Insurance Counseling and Advocacy Program (HICAP) offers free, confidential 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:
aging.ca.gov/Programs_and_Services/Medicare_Counseling/

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?

Important disclaimer (as of November 12, 2026): The information in this guide is accurate to the best of SDSM’s knowledge as of November 12, 2026 and is subject to change based on insurance contracts, plan networks, and provider credentialing. Final coverage and provider eligibility should always be confirmed directly with your insurance plan before enrollment. Please verify the exact plan and Plan ID before enrolling.

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.