

2026 Apple Health Medicare Connect Plan Comparison Guide

This guide compares Apple Health Medicare Connect, Medicare Advantage (MA) Dual-Eligible Special Needs Plans (D-SNP). Below you can view:

- Centers for Medicare and Medicaid Services (CMS) star report ratings
- Covered services under Medicare Advantage plans
- Supplemental Benefits

Use this guide to help clients choose an Apple Health Medicare Connect MA plan that best fits their needs. Learn more about [Apple Health Medicare Connect](#).

Note: This document has not been approved for sharing with clients and should only be used by internal staff as a resource to assist clients in selecting a plan. Do not share this document with clients.

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Legend: Medicare Advantage Contract Numbers

Acronyms

- **FBDE** – Full-Benefit Dually Eligible
- **QMB** – Qualified Medicare Beneficiary
- **SLMB** – Specified Low-Income Medicare Beneficiary
- **QI** – Qualified Individual
- **QDWI** – Qualified Disabled and Working Individual
- **HIDE** – Highly Integrated Dual Eligible Special Needs Plan

Contract number	Contract Name	Apple Health (Medicaid) Coverage
H5826-014	Community Health Plan of Washington Dual Complete (HMO D-SNP)	QMB+, SLMB+
H5826-017	Community Health Plan of Washington Dual Select (HMO D-SNP)	QMB, SLMB, QI, QDWI
H0029-007-000	Wellcare Dual Liberty Sync (HMO-POS D-SNP)	FBDE, QMB+ SLMB+/HIDE
H0029-008-000	Wellcare Dual Access (HMO-POS D-SNP)	QMB/Coordinated
H0029-010-000	Wellcare Dual Reserve (HMO-POS D-SNP)	QDWI, QI, SLMB/Partial Benefit Dually Eligible
H5965-004-000	Wellcare Dual Liberty Sync Open (PPO D-SNP)	FBDE, QMB+, SLMB+/HIDE
H5965-006-000	Wellcare Dual Access Open (PPO D-SNP)	QMB/Coordinated
H1036-324	Humana Gold Plus	FBDE, QMB+, SLMB+
H1036-325	Humana Gold Plus	FBDE, QMB+, SLMB+
H1036-326	Humana Gold Plus	FBDE, QMB+, SLMB+

***Special populations:** See Section 1852(a)(3)(D)(ii) of the [Medicare Drug and Health Plan Contract Administration Group](#)

H5619-165	Humana Gold Plus	QI, SLMB
H5619-166	Humana Gold Plus	QMB
H5619-167	Humana Gold Plus	FBDE, QMB+, SLMB+
H5823-010-000	Molina Medicare Complete Care Select (HMO D-SNP)	SLMB, QI, QDWI
H5823-013-001	Molina Medicare Complete Care (HMO D-SNP)	FBDE, SLMB+, QMB, QMB+
H5823-013-002	Molina Medicare Complete Care (HMO D-SNP)	FBDE, SLMB+, QMB, QMB+
H2001-051	UHC Dual Complete WA-S5 (PPO D-SNP)	FBDE, QMB PLUS, SLMB+
H2001-078	UHC Dual Complete WA-S1 (PPO D-SNP)	FBDE, QMB PLUS, SLMB+
H2001-079	UHC Dual Complete WA-Q1 (PPO D-SNP)	QMB
H2001-080	UHC Dual Complete WA-V2 (PPO D-SNP)	QI, SLMB
H2001-081	UHC Dual Complete WA-S2 (PPO D-SNP)	FBDE, QMB+, SLMB+
H5008-002	UHC Dual Complete WA-S6 (HMO-POS D-SNP)	FBDE, QMB+, SLMB+
H5008-015	UHC Dual Complete WA-V001 (HMO-POS D-SNP)	QI, SLMB
H5008-018	UHC Dual Complete WA-S3 (HMO-POS D-SNP)	FBDE, QMB+, SLMB+
H5008-019	UHC Dual Complete WA-Q2 (HMO-POS D-SNP)	QMB
H5008-020	UHC Dual Complete WA-S4 (HMO-POS D-SNP)	FBDE, QMB+, SLMB+
H1894-002	Wellpoint Full Dual Advantage (HMO D-SNP)	FBDE, QMB+, QMB, SLMB+
H1894-011	Wellpoint Dual Advantage (HMO D-SNP)	SLMB, QDWI, QI

***Special populations:** See Section 1852(a)(3)(D)(ii) of the [Medicare Drug and Health Plan Contract Administration Group](#)

Medicare Advantage Plan Report Card

This report card shows how Medicare Advantage plans available under Apple Health Medicare Connect compare to each other based on the [2025 CMS Medicare Advantage star ratings](#). Star ratings are out of five.

Performance area	Community Health Plan of Washington	WellCare (Coordinated Care of Washington)		Humana Arcadian Health Plan		Molina Healthcare of Washington	UnitedHealthcare Community Plan of Washington		Wellpoint Washington (Amerivantage Dual Coordination)
Contract number	H5826-014 H5826-017	H0029	H5965	H5619	H1036	H5823-010, H5823-013-001 H5823-013-002	H2001-051, 078, 079, 080, 081	H5008-002, 015, 018, 019, 020	H1894
Overall rating	3	*N/A	2.5	3	4.5	3	4.5	3.5	3
Health plan rating	2.5	*N/A	2.5	3.5	4	2.5	4.5	4	2.5
Prescription drug rating	3.5	*N/A	3	3	4	4	4	3.5	3

*N/A - Not enough data available

***Special populations:** See Section 1852(a)(3)(D)(ii) of the [Medicare Drug and Health Plan Contract Administration Group](#)

Covered services

All Apple Health Medicare Connect MA plans must cover the following services.

Service	Details
Hospitalization	A stay in a hospital, including inpatient surgery and recovery.
Emergency services	Visits to the emergency room, including ambulance services or treatment at an urgent care center.
Ambulatory services	Doctor visits when you're sick or injured, or outpatient clinic visits.
Laboratory services	X-rays, MRIs, flu shots, blood tests, etc.
Preventive and wellness services, including chronic disease management	Screening tests for things like osteoporosis and mammograms, help living with long-term illnesses like diabetes. Annual wellness exams.
Medication management	Reviewing and learning how to take your medications.
Rehabilitative services and devices	Physical therapy, speech therapy, and other medical equipment.
Mental health and substance use disorder services, including behavioral health	Depression screening, family counseling to help with treatment, diagnostic testing, and mental health screening.
Care Coordination	All D-SNPs must at least coordinate the Medicaid benefits of their enrollees, and all D-SNPs must also have a Model of Care that is approved by the National Committee for Quality Assurance (NCQA)

***Special populations:** See Section 1852(a)(3)(D)(ii) of the [Medicare Drug and Health Plan Contract Administration Group](#)

Supplemental benefits and value-added items and services

Supplemental benefits (SB), include benefits that address social and environmental factors including dental, vision, or other non-medical needs.

Value-added items and services (VAIS) are not covered by Medicare and are offered to clients by their Medicare Advantage (MA) health plan. Common VAIS and SB are found in the table below, visit the plans webpages for a complete list.

Apple Health Medicare Connect (D-SNP) SB VAIS charts

Note: Click the links below to view the SB and VAIS charts for each of the six Apple Health Medicare Connect (D-SNP) plan options.

- [Community Health Plan of Washington](#)
- [WellCare \(Coordinated Care\)](#)
- [Humana](#)
- [Molina Healthcare of Washington](#)
- [UnitedHealthcare Community Plan of Washington](#)
- [Wellpoint Washington](#)

***Special populations:** See Section 1852(a)(3)(D)(ii) of the [Medicare Drug and Health Plan Contract Administration Group](#)