aetna®

Iowa highlights

- Designed for stability, our portfolio of MAPD, MA-only, C-SNP and D-SNP products offer consistent year-over-year benefits and the flexibility to match the right plan to the right member - including $0 premium options - all supported by a strong local and nationwide provider network.
- NEW for 2027: Two HMO C-SNPs in Black Hawk, Clinton, Dallas, Jasper, Linn, Muscatine, Polk, Pottawattamie, Scott, Warren and Woodbury. These plans are designed for individuals who want a $0 premium plan and are looking for support to help manage their diabetes mellitus, chronic heart failure, and/or certain cardiovascular disorders. Each member has access to a dedicated personal care team.
- Aetna Medicare Signature plans (H1609-001, H5521-751) offer affordable, comprehensive coverage, featuring $0 premium; $0 PCP copay; dental, vision, and hearing; and $0 Tier 1 drugs at preferred pharmacies.
- H1609-058 offers additional benefits for veterans or individuals who already have prescription drug coverage. This plan features a Part B premium reduction and $0 PCP copays.
- H1609-068 provides additional value for consumers with Extra Help. Those who meet SSBCI eligibility criteria and are eligible for Extra Help get an Extra Supports Wallet to help pay for certain everyday expenses including healthy foods, utilities, and transportation.
- For Aetna Medicare Dual Care (HMO D-SNP) (H5593-001), new enrollments will be limited to partial dual (i.e., QMB only) members in 2027. Existing full dual members (QMB+, SLMB+ and FBDE) may remain enrolled.
- We will no longer offer Individual Medicare Advantage plans in Audubon, Chickasaw, Clayton, Davis, Des Moines, Howard, Lee, Mitchell, Story, Taylor and Van Buren counties. Medicare Supplement plans and ancillary products remain available.
- We will no longer offer SilverScript Choice PDP in IA in 2027. Brokers are encouraged to help members find alternate coverage this AEP.

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans deliver value with a $0 premium—and many include a Part B premium reduction—for individuals with existing drug coverage, such as veterans.

Members can count on a consistent set of core benefits, with practical value they can take advantage of every day, including dental, vision, hearing, fitness and OTC. With $0 copays for common services like PCP visits, labs and routine exams, these plans are designed to provide predictable costs, stability and everyday affordability.

Aetna Medicare Eagle (HMO-POS)
Plan number
H1609-058
Star rating

Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo
Current counties

Adair, Adams, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clarke, Clay, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Tama, Union, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright
Expansion counties
Cerro Gordo, Kossuth, Winnebago
Premium
$0
Part B giveback
$130
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$25
Inpatient hospital
$325 per day, days 1-5; $0 per day, days 6-90
Outpatient hospital services
$325
Medical deductible in network
$0
Out-of-pocket in-network max

$6,750

Supplemental benefits

Dental: $3,000 every year
Vision: $300 every year
Hearing: $1,250 per ear every year
Post Discharge Meals: 14 meals/7 days
SilverSneakers®
$90 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.

Medicare Advantage Prescription Drug (MAPD) plans

Our MAPD plans are designed to deliver simple, easy-to-understand value with meaningful everyday benefits.

All Aetna MAPD plans include dental, vision, and hearing coverage—including $0 routine eye and hearing exams, as well as hearing aids starting at $0—plus $0 Tier 1 drugs. Together, these features help reduce out-of-pocket costs and remove common barriers to care. From preventive services to prescription drug coverage, these plans support members in managing their health and budgets with confidence, reinforcing consistent, day-to-day support.

LEAD PLAN		
Aetna Medicare Signature (HMO-POS)	Aetna Medicare Signature Extra (HMO-POS)	Aetna Medicare Value Care (HMO-POS)
Plan number		
H1609-001	H1609-069	H1609-068
Star rating		
★★★★½	★★★★½	★★★★½
Best suited for		
For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for essential coverage and value, often for a $0 monthly premium.	For LIS-eligible clients that need to balance cost & coverage, as well as non-LIS clients who want additional benefits over the Signature plan.

Submarket		
Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo	Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo	Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo
Current counties		
Allamakee, Benton, Black Hawk, Boone, Bremer, Buchanan, Calhoun, Carroll, Cedar, Clarke, Clay, Clinton, Dallas, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Grundy, Guthrie, Hamilton, Hancock, Hardin, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Kossuth, Linn, Madison, Marshall, Mills, Muscatine, Osceola, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Shelby, Tama, Warren, Washington, Webster, Winnebago, Woodbury, Worth, Wright	Allamakee, Benton, Black Hawk, Boone, Bremer, Buchanan, Calhoun, Carroll, Cedar, Clarke, Clay, Clinton, Dallas, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Grundy, Guthrie, Hamilton, Hancock, Hardin, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Kossuth, Linn, Madison, Marshall, Mills, Muscatine, Osceola, Polk, Pottawattamie, Poweshiek, Scott, Shelby, Tama, Warren, Washington, Webster, Winnebago, Woodbury, Worth, Wright	Adair, Adams, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clarke, Clay, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Tama, Union, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright
Expansion counties		
Kossuth, Winnebago	Kossuth, Winnebago	Cerro Gordo, Kossuth, Winnebago
Premium		
$0	$0	$0
Part B giveback		

No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP required, referrals not required
Specialist in network		
$40	$50	$30
Inpatient hospital		
$400 per day, days 1-5; $0 per day, days 6-90	$450 per day, days 1-5; $0 per day, days 6-90	$350 per day, days 1-5; $0 per day, days 6-90
Outpatient hospital services		
$400	$450	$350
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$4,450	$5,500	$4,450
Supplemental benefits		

Dental: $750 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers®	Dental: $500 every year Vision: $150 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers®	Dental: $1,000 every year Vision: $150 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® All members receive a $45 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products. Members who have a qualifying chronic condition, get Extra Help and meet all other criteria also get a $45 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities. Qualifying members who choose a high value provider as their PCP get a $30 quarterly allowance on the Extra Supports HVP Wallet.
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$500	$700	$300
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$5	$5	$5
Tier 3 preferred brand		
17%	17%	18%
Tier 4 nonpreferred drug		

28%	28%	30%
Tier 5 specialty		
28%	25%	30%
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	$0, $1.65, $5.80
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	$0, $5, $14.40

NEW AND LEAD PLAN	NEW PLAN	
Aetna Medicare Enhanced Extra (PPO)	Aetna Medicare Signature (PPO)	
Plan number		
H5521-752	H5521-751	
Star rating		
★★★★½	★★★★½	
Best suited for		
For clients willing to pay a premium for additional Part C and supplemental coverage.	For clients looking for essential coverage and value, often for a $0 monthly premium.	
Submarket		
Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo	Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast, Southern, Waterloo	
Current counties		

Adair, Adams, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clarke, Clay, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Tama, Union, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright	Allamakee, Benton, Black Hawk, Boone, Bremer, Buchanan, Calhoun, Carroll, Cedar, Clarke, Clay, Clinton, Dallas, Delaware, Dickinson, Fayette, Floyd, Franklin, Fremont, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Kossuth, Linn, Madison, Marshall, Mills, Muscatine, Osceola, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Shelby, Tama, Warren, Washington, Webster, Winnebago, Woodbury, Worth, Wright	
Expansion counties		
Cerro Gordo, Kossuth, Winnebago	Kossuth, Winnebago	
Premium		
$75	$0	
Part B giveback		
No	No	
PCP in network		
$0	$0	
PCP required		
PCP not required, referrals not required	PCP not required, referrals not required	

Specialist in network		
$35	$45	
Inpatient hospital		
$325 per day, days 1-5; $0 per day, days 6-90	$405 per day, days 1-5; $0 per day, days 6-90	
Outpatient hospital services		
$325	$405	
Medical deductible in network		
$0	$0	
Out-of-pocket in-network max		
$7,150	$7,150	
Supplemental benefits		
Dental: $1,250 every year Vision: $150 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $50 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $1,000 per ear every year SilverSneakers®	
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$700	$500	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		

$5	$0	
Tier 3 preferred brand		
17%	17%	
Tier 4 nonpreferred drug		
28%	28%	
Tier 5 specialty		
25%	28%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	

Chronic Condition Special Needs Plans (C-SNPs)

Our C-SNP portfolio reflects a focused approach to growth, expanding into six new states (AR, CA, CO, IA, KY and WA).

These plans support members with diabetes mellitus, chronic heart failure and/or certain cardiovascular disorders through coordinated care, a dedicated personal care team, and targeted benefits to meet their everyday needs. Built on high-performing, value-based networks, C-SNPs deliver a predictable, easy-to-navigate experience that supports coordination and a more seamless care journey. Aetna's C-SNPs offer some of the most robust and focused benefits in the portfolio. Members benefit from $0 copays for PCP visits and certain specialists related to eligible chronic conditions, as well as access to over 200 Tier 1 chronic condition prescription drugs with a $0 copay at in-network pharmacies. Plus, members will have a monthly allowance on an Extra Benefits Card that can be used for OTC products — and for those with a qualifying condition who meet all criteria, it can also be used additionally for certain healthy foods, personal care products, transportation and utilities.

NEW PLAN	NEW PLAN
Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care Total (HMO C-SNP)
Plan number	
H5593-003	H5593-009
Star rating	
★★★★	★★★★

Best suited for		
For clients looking for a C-SNP to help manage their chronic condition.	For clients looking for a C-SNP to help manage their chronic condition. May be a good fit for those that are dual eligible & receive cost share protection. Medicaid is not required to enroll.	
Submarket		
Cedar Rapids, Council Bluffs, Davenport, Des Moines, Sioux City	Cedar Rapids, Council Bluffs, Davenport, Des Moines, Sioux City	
Current counties		
Black Hawk, Clinton, Dallas, Jasper, Linn, Muscatine, Polk, Pottawattamie, Scott, Warren, Woodbury	Black Hawk, Clinton, Dallas, Jasper, Linn, Muscatine, Polk, Pottawattamie, Scott, Warren, Woodbury	
Expansion counties		
N/A	N/A	
Premium		
$0	$0	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals not required	PCP required, referrals not required	
Specialist in network		
$0 - $35	0% - 20%	
Inpatient hospital		
$450 per day, days 1-6; $0 per day, days 7-90	$2149 per stay	

Outpatient hospital services		
$450	20%	
Medical deductible in network		
$0	$283	
Out-of-pocket in-network max		
$6,750	$9,850	
Supplemental benefits		
Dental: $1,000 every year Vision: $150 every year Hearing: $1,250 per ear every year SilverSneakers® Members get a $40 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.	Dental: $2,500 every year Vision: $225 every year Hearing: $1,250 per ear every year SilverSneakers® Members get a $180 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.	
Prescription drug coverage (at preferred pharmacies, if plan has preferred pharmacy network)		
Rx deductible		
$700	$700	
Tier 1 preferred generic		
$0	$0	

Tier 2 generic		
$5	$0	
Tier 3 preferred brand		
22%	9%	
Tier 4 nonpreferred drug		
25%	25%	
Tier 5 specialty		
25%	25%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	

Dual Eligible Special Needs Plans (D-SNPs)

Aetna's D-SNPs provide coordinated care solutions for members eligible for both Medicare and Medicaid, helping reduce barriers to care and improve health outcomes through a more coordinated and connected care experience.

Through coordinated Medicare and Medicaid benefits and a dedicated personal care team, these plans bring coverage and care management together to better support the whole person. Members can count on consistent, comprehensive coverage that works with their Medicaid benefits —helping ensure access to care, medications and essential services without added complexity. Plans are designed to deliver practical, day-to-day support, including competitive prescription drug coverage with $0 Tier 1 copays, dental, vision, hearing and fitness benefits. Plus, members will have a monthly allowance on an Extra Benefits Card that can be used for OTC products — and for those with a qualifying condition who meet all criteria, it can also be used additionally for certain healthy foods, personal care products, transportation and utilities. D-SNPs with "Care" in the name offer an added monthly allowance for qualifying members who choose a High Value Provider as their PCP.

Aetna Medicare Dual Care (HMO D-SNP)
Plan number
H5593-001
Star rating

★★★★

Designed for
Designed for QMB Only and full dual-eligibles. Enrolling: QMB Only. Outside of AEP and OEP, consumers are limited to special circumstance SEPs to enroll. Currently enrolled members may remain in the plan.
Submarket
Cedar Rapids, Council Bluffs, Davenport, Des Moines, Northern, Sioux City, Southeast
Current counties
Black Hawk, Boone, Clinton, Dallas, Jasper, Johnson, Linn, Madison, Marion, Marshall, Monona, Muscatine, Plymouth, Polk, Pottawattamie, Scott, Wapello, Warren, Webster, Woodbury
Expansion counties
N/A
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$0
Out-of-pocket in-network max
$9,850
Supplemental benefits

Dental: $2,000 every year
Vision: $250 every year
Hearing: $1,250 per ear every year
Post Discharge Meals: 14 meals/7 days
SilverSneakers
Fall Prevention: $100 every year
Members get a $160 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.

Prescription drug coverage
Rx deductible
$700
Deductible tiers
Tier 3 - Tier 5
Tier 1 preferred generic
$0
Tier 2 generic
$0
Tier 3 preferred brand
21%
Tier 4 nonpreferred drug
25%
Tier 5 specialty
25%
LIS: Tier 1–5 (generic)
$0, $1.65, $5.80
LIS: Tier 1–5 (brand)

$0, $5, $14.40