

HUMANA MEDICARE ADVANTAGE 2025: PROS, CONS, COST & COMPARE

Humana Medicare Advantage plans earn a U.S. News score of 3.6 out of 5 stars.

By: Geoff Williams - March 10, 2025

Humana Medicare Advantage plans earn a U.S. News score of 3.6 out of 5 stars. Humana is available in 48 states, as well as the District of Columbia and Puerto Rico, with PPO, HMO, PFFS and regional PPO plans. Humana has been around since 1961, when it started as a nursing home company.

Humana Medicare Advantage Star Ratings

U.S. News ratings are partly based on information provided by the Centers for Medicare & Medicaid Services (CMS), the federal agency that manages the Medicare program. Annually, CMS evaluates each Medicare Advantage contract on dozens of quality measures. However, U.S. News offers a lot of analysis beyond CMS's data.

U.S. News weighs additional factors, such as the frequency of member complaints, how many members decide to switch to another carrier, how fast members receive care, how the drug plan is rated, the quality of diabetes care management offered by the plan and much more, to calculate its own ratings.

Humana Pros and Cons

"Humana is a very good plan, and I've had a lot of clients choose it," says Nick Bour, a financial planner in Brighton, Michigan. He is also an IRMAA-certified planner, which means he is certified to work with his clients on Medicare's income-related monthly adjusted amount, the fee that you may need to pay on Part B and Part D premiums if your income is above a certain threshold.

How Much Do Humana Medicare Advantage Plans Cost?

What you pay for any insurance plan always depends on where you live and the type of plan you choose.

"One size does not fit all," says Cynthia Pruemm, an investment advisor and founder of SIS Financial Group in Hoffman Estates, Illinois. Pruemm has been helping clients understand Medicare for the last 25 years.

"First, you need to see if you live in the plan's service area," Pruemm says. "Second, you need to see if your doctors and hospitals are in their network. Third, you want to make sure that your medication will be covered under the plan. Lastly, you want to have a good understanding of the deductibles and co-pays that you will have to pay when you need care."

Premiums

A premium is how much you will pay each month to retain your insurance policy. Many people are surprised to learn that Medicare Advantage plan members must still pay a monthly Part B premium. The standard Part B premium in 2025 is \$185 per month.

Humana Medicare Advantage members may be able to shave off some of the Part B premium.

"Humana offers a Part B giveback that can help people financially manage their health care expenses," Pruemm says.

The monthly credit may be as low as 10 cents or up to the full \$185.

A little over two-thirds (71%) of Humana's Medicare Advantage plans have a \$0 monthly premium. Your premium is based on several factors, such as your location and the type of plan you choose.

Co-pays, Coinsurance and Deductibles

Co-pays are a preset amount of money you pay when visiting a doctor. Once you've paid the co-pay, your insurance pays the rest. Generally, the co-pay to see your primary care physician will be pretty low. To see a specialist, it's usually a little more. Humana estimates that the co-payment for a visit to the doctor is around \$40, but co-payments can vary depending on your plan.

Rather than a set dollar amount, coinsurance is a percentage of the cost of a medical product or service that you're responsible for. For example, your coinsurance could mean that you pay 20% for a particular drug or medical treatment out of pocket and your plan picks up the remaining

80%. You'll want to pay attention to what your coinsurance is before choosing a plan.

The deductible is the amount of money you'll pay every year for your medical expenses before your insurance covers the rest. For instance, \$257 is the 2025 Medicare deductible for Part B. So if you went into the hospital and came out with a \$2,000 bill, you would pay \$257, and then Medicare would pick up much of the rest. Medicare usually pays 80% of the approved cost of care for services under Part B. So, out of a hypothetical \$2,000 hospital bill, you'd pay \$605.60 (\$257 and then 20% of \$1,743).

Humana Medicare Advantage Plans How do Humana's plans work?

Humana offers nearly 800 Medicare Advantage plans nationwide in 2025, covering 89% of the nation's counties.

Some Humana Medicare Advantage plans offer dental, vision and hearing coverage.

All Humana Medicare Advantage plans include some coverage for:

- Inpatient hospital admissions
- Doctor and specialist visits
- Preventive care and vaccinations
- Diagnostic services, including lab work, X-rays and other imaging
- Outpatient services
- Emergency transportation
- Durable medical supplies and equipment, such as commode chairs and hospital beds

The exact amount you will pay out of pocket for these services depends on the specific Medicare Advantage plan that you enroll in.

Part D

Humana offers three options for prescription drug coverage to Medicare Advantage members who choose a plan that doesn't already include a drug plan. They offer a Humana Value Rx Plan PDP (prescription drug plan), a Humana Basic Rx Plan PDP and a Humana Premier

HUMANA MEDICARE ADVANTAGE 2025: PROS, CONS, COST & COMPARE

Humana Medicare Advantage plans earn a U.S. News score of 3.6 out of 5 stars.

By: Geoff Williams - March 10, 2025

Rx Plan PDP. As you might expect, the higher the premium, the lower the prescription deductible.

Additional Benefits

All Medicare Advantage plans offer perks and extras. Humana Medicare Advantage is no different.

Before you select a Medicare plan, Bour highly recommends talking to a professional like a qualified broker or insurance agent who specializes in Medicare and will generally offer your guidance for free.

“Medicare is so overwhelming and confusing, and if you’ve never looked at it or researched it, take advantage of the professionals who have been doing it awhile and know what they’re doing,” Bour says.

Does Humana Medicare Advantage provide OTC benefits?

Yes, Humana Medicare provides OTC benefits. An OTC (over-the-counter) benefit is a fixed amount of money, an allowance, given to members to use toward eligible nonprescription items. If you want to buy a toothbrush or denture cream, for instance, your Humana Medicare OTC benefit would allow for that.

Humana vision insurance

Humana Medicare Advantage offers vision plans, which provide coverage for routine eye exams and eyeglass frames, lenses and contacts. There are also discounts on vision-related expenses and coverage for major medical eye problems.

Humana dental insurance

Some Humana Medicare Advantage plans also include dental coverage. Alternatively, members might choose to enroll in a Humana dental discount plan. The insurance offers 100% in-network preventive coverage, so you won’t pay for regular cleanings. Your dental insurance will also help cover extractions, fillings and maybe more, depending on your plan. If you opt for

dental discounts instead, you’ll pay for dental work out of pocket, but you’ll get a discount on the services you pay for.

Humana Medicare Advantage CMS Ratings

The CMS ratings are helpful to consumers shopping for Medicare Advantage and prescription drug plans but don’t necessarily provide the whole picture. U.S. News uses CMS ratings to assist in calculating our ratings and to help develop a deeper understanding of what makes the best health insurer. A more comprehensive explanation of how U.S. News rates health insurers can be found here.

As mentioned, the CMS ratings were not kind to Humana this year: Only 25% of Humana Advantage members are currently enrolled in plans with a rating of 4 stars or higher, a drop from 94% the year before. Humana has challenged CMS’s rating.

Humana Versus the Competition Humana vs. United Healthcare

There’s a good chance your Medicare Advantage choices will include plans from Humana and United Healthcare (UHC). Together, Humana and UHC enroll almost half of Medicare Advantage members nationwide, and UHC is the single largest Medicare Advantage provider in the country. Coverage across the country is nearly equal between the two carriers, too.

Only 2% more of Humana’s plans offer \$0 premiums compared to UHC’s offerings (71% of Humana’s plans vs. 69% of UHC’s). However, if you tend to hit your drug deductible, you might want to go with Humana. Nearly one-third of Humana’s Medicare Advantage plans have a \$0 drug deductible, while only 1% of UHC’s do.

However, if star ratings hold a lot of weight for

you, UHC might be a better choice. When it comes to star ratings, UHC plans have higher ratings on average than Humana. In 2025, Humana plans averaged 3.6 stars out of 5 from U.S. News, while UHC averaged 3.7 stars. Both insurers’ ratings fell from 2024 to 2025. In terms of customer satisfaction, UHC scored a significantly higher 4.3 stars compared to Humana’s 3.8.

It’s important to speak with representatives from each company about your prescription drug usage and medical needs before making a decision. An insurance company might be best for one person and not another.

Humana vs. Aetna

Between the two carriers, Aetna’s plans have higher ratings from U.S. News, a 4 to Humana’s 3.6.

With both Humana and Aetna’s Medicare Advantage plans, you have about a 70% chance of scoring a plan with a \$0 monthly premium. But while 89% of Aetna’s \$0 premium plans include drug coverage, only 80% of Humana’s include prescription drug coverage. Similarly, 16% of Aetna’s Medicare Advantage plans that include drug coverage also have a \$0 deductible, while 29% of Humana’s do.

If you’re most concerned with choosing a higher U.S. News-rated plan, Aetna should be your choice. On the other hand, if you’re more interested in finding a \$0 premium plan that includes drug coverage and boasts a \$0 deductible, Humana might be your best bet among Medicare Advantage carriers this year. Compare specific plans in your area to see which carrier has the better options for your needs.

Nick Bour is the founder and CEO of Inspire Wealth in Brighton, MI. Nick has been in the financial services industry for over twenty years. After working across several major companies throughout his career, Nick decided to build his own firm to fully realize his vision for a business model that would equip clients with the knowledge and tools to plan for their tomorrow.

To contact Nick, call 810-226-0477 or visit [inspireyourretirement.com](https://www.inspireyourretirement.com).

