Your 2027 WHA plan

2026: Gateway 30 Platinum 90 HMO to 2027: Gateway 30 Platinum 90 HMO

NEW FOR 2027

CVS Caremark® for pharmacy services

Effective January 1, 2027, CVS Caremark will be the pharmacy benefits manager for Western Health Advantage, giving eligible members access to one of the nation's largest pharmacy networks, including retail, mail-order and specialty pharmacy options. Look for new member ID cards in December 2026.

Sustainable Weight Loss Program: nutrition + GLP-1 support (subject to DMHC approval)

Coming in 2027, eligible WHA members will have access to our new Sustainable Weight Loss Program. The program pairs personalized nutrition with appropriate GLP-1 support to help members lose weight, maintain results and improve whole-body health. Members prescribed GLP-1s will receive program information through the prior authorization process.

Diabetes Prevention Program

Our new Diabetes Prevention Program offers coaching, tools and a full year of support to help eligible members build healthy habits and lower their risk for type 2 diabetes. The program offers online group coaching sessions, digital tools to track progress, ongoing support, and rewards for reaching milestones.

CHANGES TO YOUR WHA HEALTH PLAN

- Due to actuarial value calculations, your plan had changes to some copayments and and out-of pocket maximums.

This summary of benefit changes is intended as an overview only. Refer to applicable Copayment Summary and Combined Evidence of Coverage and Disclosure Form (EOC/DF) for full plan details.			
BENEFIT CHANGES		**2026**	**2027**
Annual out-of-pocket maximum	Self-only	$4,000	$5,500
	Individual with Family	$4,000	$5,500
	Family	$8,000	$11,000
Outpatient surgery, facility		$200 per visit	$300 per visit
Imaging (CT/PET scans and MRIs)		$150 per visit	$300 per visit
Emergency room, facility (waived if admitted)		$150 per visit	$300 per visit
Retail pharmacy (30-day supply)		$30 tier 2/$50 tier 3	$40 tier 2/$60 tier 3
Home delivery pharmacy (100-day supply)		$60 tier 2/$100 tier 3	$80 tier 2/$120 tier 3

*All 2027 Small Group prescription plans were certified to provide creditable coverage as required by the Medicare Prescription Drug, Improvement and Modernization Act. Proof of creditable status is available by signing up and logging in to mywha.org.