

09:52:12 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Good morning everyone. If you wish to follow along at home with the presentation, here is the link to view it. https://rpecwa.org/wp-content/uploads/HCA_RPEC_Presentation_10-20-2023.pdf

09:54:30 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Good morning, all. Thank you for joining us. We also want to share, again, the link to the Guide to Open Enrollment - a one-stop location on the RPEC website for information about open enrollment. Included are links to the three-part webinar series with Tim Smolen of SHIBA. The link to Ellen's presentation will be posted there too. We hope today is informative! <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

10:04:10 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Good morning for those who are just joining us. Ellen will take questions as the presentation progresses. There will also be a Q&A session at the end. Ellen's presentation is being recorded. The link will be available on RPEC's Guide to Enrollment page. That page includes other useful resources to help you make the best decision for you during open enrollment. <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

10:04:56 From Darlene & Jose To Everyone:

I have a question.

10:12:29 From Erin Chambers To Everyone:

Is United Health Care Complete a MAPD?

10:14:00 From elyette weinstein To Everyone:

If you move to another country but remain a US citizen will the service be approved?

10:14:11 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

We will cover the questions in chat momentarily

10:16:44 From Zona Spaeth To Everyone:

Did Ellen say Chiropractic is not covered by medicare?

10:17:00 From elyette weinstein To Everyone:

Yes she said that

10:17:12 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

We will get Gail's question shortly.

10:19:17 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

You will be able to rewatch this presentation later today on our website at <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>. This link also contains the PowerPoint for this presentation.

10:19:24 From Kacy Scott To Everyone:

I have Kaiser WA Medicare and on my letter from PEBB for open enrollment for the 2024 premium it says Not Valid. Is that not available?

10:20:17 From Kacy Scott To Everyone:

That's a relief, thanks!

10:21:21 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

We were not aware about the error in the letters. Thank you for mentioning this.

10:22:31 From elyette weinstein To Everyone:

Ellen please give examples of what additional services supplemental plans F and G cover vs plain Medicare.

10:22:39 From Brad Hubbard To Everyone:

My physician is part of Family Care Network in NW Washington. They are a Medicare provider however they have recently changed their policy toward billing United Health Care. Effective Jan 1, they will have nothing to do with UHC. I told them I am perfectly willing to pay out of pocket for services at the Medicare rate and seek reimbursement from UHC. However, they are unwilling to bill me directly. As a Medicare provider, are there any federal Medicare policies that require the clinic to bill clients directly?

10:23:37 From Linnea Mulder To Everyone:

There's also the error of sending letters meant for active employees to retirees—inaccurate info for retirees. (I received active employee letter)

10:24:29 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

HCAPEBBMedicare@hca.wa.gov

10:25:13 From SANDRA REYNOLDS To Everyone:

Is the \$240 the new deductible for Medicare from our social security

10:26:26 From Stephanie Colbert To Everyone:

Which plans are REQUIRED to follow Medicare guidelines and which are not?

10:26:42 From Linnea Mulder To Everyone:

Am interested in Premera G. There's HCA webinars for the other plans—is there one for G? Also in the For your Benefit there's 2024 updates for the other plans not for G. Am I missing something? Thanks

10:26:53 From Zona Spaeth To Everyone:

To everyone: I have never had my chiropractic treatments refused under Medicare. I have classic Medicare with Premera supplement. There has to be a reason for treatment.

10:27:29 From Gary Odegaard To Everyone:

When we signed up with Uniform in the 90's we were told that if we left Uniform we would never be able to go back. Is that still true?

10:28:43 From Lance Engle To Everyone:

Is there a webpage that lists 'comments/testimonials' from members relating to their own personal experiences with eligible health plans like KP, Uniform or United Healthcare?

10:28:49 From Brad Hubbard To Everyone:

According to my chiropractor, Medicare will cover spinal issues only.

10:31:28 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

We also want to share, again, the link to the Guide to Open Enrollment - a one-stop location on the RPEC website for information about open enrollment. Included are links to the three-part webinar series with Tim Smolen of SHIBA. The link to Ellen's presentation will be posted there too. We hope today is informative!

<https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

10:33:45 From Iris Wehrle To Everyone:

I'm hearing some negative info re: united complete which I was leaning towards. I'm most concerned about catastrophic care of course. If I change from uniform to united., will I be able to change back?

10:33:50 From SANDRA REYNOLDS To Everyone:

What is the reason that providers would refuse UHC plans? Is there problematic issues?

10:39:27 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Iris - you can change back and forth between the plans in PEBB every November during open enrollment. So, if you go with UHC in 2024, you can always change to something else in November 2024 for 2025.

10:42:12 From elyette weinstein To Everyone:

Just to be clear, if my provider refuses to deal with Medicare, can the patient submit the bill to Medicare and have it reimbursed for a medical service?

10:42:15 From Carol Dotlich To Everyone:

What company is offering PEBB complete and Balance?

10:42:31 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Any changes made during open enrollment will be effective on Jan 1 the following year. So, if you switch plans during open enrollment next month, your new plan choice will take effect on Jan 1 2024.

10:43:17 From elyette weinstein To Everyone:

Please mention how drug discount cards are used if you are covered by a Part D plan.

10:43:17 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

We will pick up the next two questions in just a minute. Thanks for your thoughtful questions.

10:43:48 From elyette weinstein To Everyone:

Does mental health service parity apply to PEBB plans? How is it enforced?

10:47:54 From Erin Chambers To Everyone:

Is there any hope that UMP will ever have subsidies like the other plans for a more reasonable monthly cost?

10:48:04 From Stephanie Colbert To Everyone:

Why is the UMP premium so high, compared to other PEBB options?

10:49:23 From SANDRA REYNOLDS To Everyone:

My VA doc will write a referral if I can obtain a service quicker than through the VA administration community services. Does Ellen know if this creates a problem when working with employee sponsored plans?

10:49:40 From SANDRA REYNOLDS To Everyone:

I have UHC

10:49:51 From Sharon Etheridge Chapt 13 To Everyone:

Please explain how ARRAY drug coverage works? It really helps with high costs drug better than ump covers

10:49:54 From Laura Ryan To Everyone:

Regarding Drug coupons - could you ask the pharmacy to NOT bill your part D and use Good RX coupon in place of if the coupon rate is better than rate through the Part D?

10:50:49 From Aruna Bhuta To Everyone:

Does Medicare coverage has Mental Health parity?

10:51:16 From Sharon Etheridge Chapt 13 To Everyone:

How does members dropping and changing to other plans increase cost of ump?

10:51:29 From Matt Groshong To Everyone:

Will the change in structure to UMP Classic Medicare result in the elimination of the current structure? That to me would be problematic for many retirees

10:51:43 From Toni Long To Everyone:

Will the decrease in prescription drugs costs expected in 2024 and 2025 impact the UMP premium favorably.

10:52:47 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

hcapebbmedicare@hca.wa.gov

10:53:59 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:
Replying to "How does members dro..."

If the pool of subscribers drops in a specific plan, the plan cost per subscriber tends to increase.

10:54:15 From Elise D To Everyone:

What Ellen is not clearly stating is that United Healthcare, a private company, receives federal money for its Medicare Advantage plans. That's how "Advantage" plans are able to offer lower costs to subscribers--that, and denial of services. Medicare Advantage plans advantage private insurers, not patients.

10:55:03 From Judy Finn To Everyone:

What were the factors other (than premium increases) that prompted HCA to propose elimination of UMP last year?

10:56:36 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Judy - The increase in the premium was the reason that HCA advocated the closure of the plan.

10:57:30 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

UMP has not changed and will not change. HCA has made a commitment not to close that plan. The reason the costs keep going up has to do with the lack of access to federal subsidies AND the number of people who are leaving the risk pool to move to more affordable plans.

10:57:49 From Erin Chambers To Everyone:

What is considered a structural change to UMP?

10:59:17 From Aruna Bhuta To Everyone:

Thank u Ellen, about Medicare approval (starting 1/2024) for MH coverage info by MS level therapists. Can we be more educated about it Ellen and Laurie, and available therapists for retirees ?

10:59:23 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

Ellen will be talking about the nuances in all plans. We also urge you to take advantage of the three-part series that is available at <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/> - the second webinar is all about the variations in the plans.

11:00:13 From Sharon Etheridge Chapt 13 To Everyone:

Just as a comment or plea...please don't separate out prescription benefit. If that is part of structural plan, many of us are on ongoing prescriptions. Can cover later if in presentation then

11:01:49 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

In terms of the comments from Matt and Sharon, RPEC has and will continue to convey to HCA that our members want UMP Classic Medicare (as a whole plan) as an option moving forward. HCA is exploring other options potentially. They are aware our members want UMP Classic Medicare as an option in its current form.

11:08:29 From Matt Groshong To Everyone:

For Medicare-covered services, are the required pre-authorizations for the PEBB plans identical? Or can plans require pre-authorizations beyond what Medicare requires? If the latter is true, are lists available showing each plan's required pre-authorizations?

11:08:49 From Marc Bates To Everyone:

Replying to "In terms of the comm..."

how do we contact United healthcare pebb complete for specific drug costs in 2024?

11:12:39 From Aruna Bhuta To Everyone:

SHIBA volunteer can help choose appropriate plan based on drugs u take.

11:12:41 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

<https://www.insurance.wa.gov/contact-shiba>

11:13:36 From Linda Paxton To Everyone:

How contact Sheeba?

11:14:17 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

<https://retiree.uhc.com/wapebb>

11:14:30 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "How contact Sheeba?"

<https://www.insurance.wa.gov/contact-shiba>

11:14:40 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "How contact Sheeba?"

Call 800-562-6900

11:16:32 From SANDRA REYNOLDS To Everyone:

Dental Plans: I ended up putting out over \$2500 out of pocket this year. I am really wanting to see a more comprehensive plan that keeps up with the progress made in this field.

11:16:35 From Laura Ryan To Everyone:

I am part of the SHIBA staff at the Office of the Insurance Commissioner. For those electing a PEBB Part G plan, we are available to help you navigate your Part D (stand alone drug plan) options. 800-562-6900

11:16:35 From Aruna Bhuta To Everyone:

People on MAPD won't need dental plan correct?

11:17:23 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:
Thank you, Laura, for your input.

11:17:34 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:
We will pick up the dental questions momentarily.

11:18:14 From Linnea Mulder To Everyone:
Can you be on Plan G and still have regular Delta Dental?

11:18:29 From Linnea Mulder To Everyone:
Never mind answered thx

11:23:47 From Linda Paxton To Everyone:
I understand there is legislation being proposed in Olympia that naturopaths be considered as MDs due to the shortage of doctors. If passed, how will that effect insurance plans.

11:26:40 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:
We'll pick up the question about naturopaths with the others in a few minutes.
So noted.

11:26:51 From Carol Dotlich To Everyone:
If you keep a PEBB medical plan but elect an open market dental plan can you go back to a PEBB dental plan in another year?

11:27:13 From Stephanie Colbert To Everyone:
What are advantages of PEBB coverage for a non-Medicare spouse of a Medicare retiree?

11:29:30 From Elise D To Everyone:
The ability to switch back and forth between PEBB's plans could well drive the costs of UMPC up even higher, given HCA's own rationale for raising UMPC's premiums.

11:30:43 From Christine Clark To Everyone:
Beware of commercial plans; a friend rations fuel for her car because of co-pays on a \$0 premium plan...

11:30:50 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:
Elise - That is correct to a degree. Anytime a risk pool shrinks - costs can increase.

11:31:15 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:
HCA Website – www.hca.wa.gov PEBB Customer Service 1-800-200-1004
SHIBA 1-800-562-6900 UHC 1-855-873-3268

11:31:47 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Thank you for joining us. We also want to share, again, the link to the Guide to Open Enrollment - a one-stop location on the RPEC website for information about open enrollment. Included are links to the three-part webinar series with Tim Smolen of SHIBA. The link to Ellen's presentation will be posted there too.

<https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

11:31:53 From Aruna Bhuta To Everyone:
Premera customer Svce?

11:32:14 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Questions? HCAPEBBMedicare @hca.wa.gov

11:32:28 From Linnea Mulder To Everyone:
Ditto re Premera customer service thx

11:33:16 From Aruna Bhuta To Everyone:
If u want to change the plan, process?

11:33:23 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:
Replying to "Premera customer Svc..."

Member customer service Public Employees Benefits Board (PEBB) members
Benefit and claims questions: 800-817-3049 (TRS: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time

11:33:26 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:
Replying to "Premera customer Svc..."

<https://blue.premera.com/pebb/#contact>

11:33:29 From Carol Dotlich To Everyone:

What happens if you start on UMP and as the year passes can't afford the premium?

11:33:51 From Judith Frey/RPEC Ch.46 To Everyone:

Do we have permission to distribute printed version of slides to members who do not have Internet access?

11:34:00 From Linnea Mulder To Everyone:

Replying to "Premera customer Svc..."

Thanks

11:34:06 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Contact the plans - <https://www.hca.wa.gov/employee-retiree-benefits/retirees/contact-plans>

11:37:33 From Linnea Mulder To Everyone:

Do you have data for medication pre auth, denial and appeals for each plan?

11:38:47 From sandracoates To Everyone:

I am a member of RPEC but I have friends who are not. Can my nonmember friends access the recording of this presentation?

11:39:56 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "I am a member of RPE..."

Once we get the recording published on our website, please feel free to share the link to our HCA-PEBB/RPEC 2023-2024 Open Enrollment Guide at <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

11:39:57 From Brad Hubbard To Everyone:

Would HCA or PEBB be willing to advocate on our behalf with large providers such as Family Care Network who are unwilling to work with UHC.?They may be able to more effectively describe the differences between our group MA plan and a commercial MA plan? Perhaps these providers don't completely understand the difference.

11:40:27 From kathy casey To Everyone:

I thought I heard that if a person lives outside the US for more than 6 months, they lose Medicare. If a person wants to travel to Europe for a year, does that person lose Medicare?

11:40:52 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

A-OE is the general open enrollment form

11:41:24 From Stephanie Colbert To Everyone:

Follow up question: Does anyone know the average cost for private health insurance for a non-employed, now-Medicare eligible person in this country/state?

11:42:38 From Linnea Mulder To Everyone:

Do you have UHC info?

11:43:27 From Linnea Mulder To Everyone:

For med PA, appeal, denial?

11:43:34 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "Follow up question: ..."

Washington Healthplanfinder <https://www.wahealthplanfinder.org/> would be a good source for cost information.

11:44:14 From Renee Sappingfield To Everyone:

What are requirements for being eligible for PEBB UMP retiree plans?

11:44:34 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "Do you have UHC info..."

UnitedHealthcare
(UnitedHealthcare PEBB Balance and UnitedHealthcare PEBB Complete)
Online: UnitedHealthcare for PEBB retirees
Phone: 1-855-873-3268 <https://retiree.uhc.com/wapebb/contact-us>

11:46:00 From Renee Sappingfield To Everyone:

Would you qualify for PEBB Retiree coverage if you were enrolled in PEBB healthcare for one month?

11:48:53 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Replying to "A-OE is the general ..."

<https://www.hca.wa.gov/assets/pebb/51-4030-retiree-open-enrollment-election-form-aoe-2024.pdf>

11:50:26 From Derek VanSpoor, RPEC, Assoc. Dir. To Stephanie Colbert(Privately):
Questions? HCAPEBBMedicare @hca.wa.gov

11:50:40 From Linda Paxton To Everyone:

Thank you for so patiently and clearly addressing this topic and our multiple questions. Hats off to you both!

11:51:04 From Derek VanSpoor, RPEC, Assoc. Dir. To Everyone:

Questions? HCAPEBBMedicare@hca.wa.gov

11:52:04 From Judith Frey/RPEC Ch.46 To Everyone:

Ellen, thank you for putting together an organized slide deck that covers the basics. The side by side comparisons are especially useful.

11:52:10 From Renee Sappingfield To Everyone:

Thank you. New to Zoom. Still learning how to use it.

11:52:19 From Erin Chambers To Everyone:

A big thank-you to everyone asking questions and to you folks giving the answers and information.

11:52:39 From Toni Long To Everyone:

Thank you very much for this very informative session.

11:52:41 From Linnea Mulder To Everyone:

Thanks all.

11:52:42 From Sharon Etheridge Chapt 13 To Everyone:

Good presentation and info from everyone.

11:53:15 From Marc Bates To Everyone:

Thanks for good info!

11:53:32 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

We urge you to also watch the three-part series available on the Guide to Open Enrollment page. <https://rpecwa.org/health-insurance-open-enrollment-2023-2024/>

11:54:32 From Laurie Weidner, RPEC, Exec. Dir. To Everyone:

For our RPEC members and our Chapter Presidents, we hope you will direct members to the Guide to Open Enrollment page on the www.rpecwa.org

11:54:46 From Carol Dotlich To Everyone:

I'm so very upset that UMP has become so unaffordable. My brain is on fire trying to figure out what I will do now. Thank you for the information provided today. I want UMP!

11:55:42 From Aruna Bhuta To Everyone:

New dental care bill pursued by HCA, can we know, so we advocate

11:56:30 From Darlene & Jose To Everyone:

Thank you Ellen, Laurie and Derek

11:58:28 From John Graber To Everyone:

Great job everyone

11:58:34 From Toni Long To Everyone:

Thanks Ellen and Laurie! Great job on both your parts!

11:58:58 From Brad Hubbard To Everyone:

Thank you!