

RPEC Presentation: PEBB Retiree Portfolio 2024

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Agenda

- ▶ PEBB and Medicare
- ▶ Medicare Retiree Medical Plan Options
- ▶ PEBB Dental Options
- ▶ Resources
- ▶ Questions and Answers

PEBB and Medicare

- ▶ You must be enrolled in Medicare Part A and Medicare Part B to enroll in a PEBB plan
- ▶ You pay your Part B premium directly to Medicare; it is in addition to what you pay HCA as a premium
- ▶ HCA offers different Medicare plan types – each works differently with Medicare

PEBB Medicare Plan Types

▶ Coordination of Benefits

- ▶ Traditional Medicare (Fee for Service) pays primary on medical claims
- ▶ Offer Creditable Drug Coverage

▶ Medicare Advantage

- ▶ Employer group waiver plans (not commercial plans)
- ▶ Can be HMO or PPO
- ▶ Can include Creditable Drug Coverage or Part D (MAPD)

▶ Medicare Supplement

- ▶ Designed to cover copays for Medicare covered services
- ▶ Does not cover anything that Medicare does not
- ▶ Offers no drug coverage (have to purchase Part D plan from the commercial market)

PEBB Plans by Type

- ▶ Coordination of Benefits
 - ▶ UMP Classic Medicare (includes a COB Bank)
 - ▶ KP WA Original Medicare (no COB Bank)
- ▶ Medicare Advantage
 - ▶ KPNW Senior Advantage
 - ▶ KPWA Medicare Advantage
 - ▶ UHC PEBB Complete (MAPD)
 - ▶ UHC PEBB Balance (MAPD)
- ▶ Medicare Supplement
 - ▶ Premera Plan F (closed for enrollment)
 - ▶ Premera Plan G

Differences in How Plans Work

- ▶ Coordination of Benefits (UMP Classic) –
 - ▶ acts as full secondary insurance to Medicare;
 - ▶ very expensive (premium will be over \$500/month for 2024) but very rich plan with lots of flexibility;
 - ▶ if you use a lot of medical services, you will receive money back from the COB Bank, which covers any out-of-pocket expenses you have
 - ▶ Includes “creditable drug coverage”

- ▶ Medicare Advantage Plans –
 - ▶ Kaiser plans are all HMO plans
 - ▶ Regional (must be within specific service area)
 - ▶ Closed network (limited exceptions for out-of-network services)
 - ▶ Include “creditable drug coverage”

Differences (continued)

- ▶ MAPD (PEBB Complete and PEBB Balance) –
 - ▶ Group Medicare Advantage PPO plans
 - ▶ Can see any provider who accepts Medicare and takes the plan
 - ▶ No difference in copay between in-network and out-of-network
 - ▶ Reimbursement for Medicare covered services for which the provider did not bill United is limited to the Medicare-allowed amount (less copay, if any)
 - ▶ Reimbursement for non-Medicare covered services – 100% (less copay, if any)
 - ▶ Nationwide
 - ▶ Provides coverage for non-emergencies internationally
 - ▶ Include Part D pharmacy coverage

Differences (continued)

- ▶ Medicare Supplement plan –
 - ▶ Premera Plan F closed for enrollment (as of 1/1/2020)
 - ▶ Premera Plan G open for enrollment
 - ▶ Designed to cover the 20% copays that Medicare does not cover
 - ▶ Medicare Part B Deductible paid by member; just set for 2024 as \$240
 - ▶ Nationwide
 - ▶ No drug coverage; members need to obtain a standalone Part D plan from the commercial market
 - ▶ Premera has discounts for gym membership, hearing aids and more

Plan Choice Considerations

- ▶ Coverage
 - ▶ Additional benefits? Gym?
- ▶ Costs
 - ▶ Premiums, copays, out-of-pocket limits
- ▶ Convenience
 - ▶ Providers and facilities where you are or go?
 - ▶ Network limitations?
- ▶ Continuity of coverage
 - ▶ Change may not be the right choice

Who Determines the Network?

- ▶ HCA does not do direct provider contracting for PEBB plans – *even for UMP*
 - ▶ Instead, Regence & Moda (for UMP), Kaiser NW, Kaiser WA, and UHC manager their own provider networks
- ▶ Providers can join or leave a network with adequate notice
 - ▶ Neither HCA nor a carrier can require future participation in any plan, including UMP

2024 Medicare Single Subscriber Monthly Premiums

	Monthly Premiums
Kaiser NW Senior Advantage	\$193.95
Kaiser WA Medicare Advantage	\$188.62
Kaiser WA Original Medicare	\$188.62
Premera Plan G (eligible by age)	\$101.99
UMP Classic Medicare	\$532.94
UnitedHealthcare PEBB Balance (MAPD)	\$135.65
UnitedHealthcare PEBB Complete (MAPD)	\$160.58

Premium after Medicare Explicit Subsidy (\$183 or 50% of premium, whichever is less) applied.
Includes administrative fee of \$5.96 for 2024.

2024 Medicare Subscriber and Spouse Monthly Premiums

	Monthly Premiums
Kaiser NW Senior Advantage	$\$193.95 \times 2 = \$387.90 - 5.96 =$ \$381.94
Kaiser WA Medicare Advantage	$\$188.62 \times 2 = \$377.24 - 5.96 =$ \$371.28
Kaiser WA Original Medicare	$\$188.62 \times 2 = \$377.24 - 5.96 =$ \$371.28
Premera Plan G (eligible by age)	$\$101.99 \times 2 = \$203.98 - 5.96 =$ \$198.02
UMP Classic Medicare	$\$532.94 \times 2 = \$1,065.88 - 5.96 =$ \$1,059.92
UnitedHealthcare PEBB Balance (MAPD)	$\$135.65 \times 2 = \$271.30 - 5.96 =$ \$265.34
UnitedHealthcare PEBB Complete (MAPD)	$\$160.58 \times 2 = \$321.16 - 5.96 =$ \$315.20

Summary Benefit Comparisons

	Coordination of Benefits	Medicare Advantage		Medicare Supplement
Plan Options	UMP Classic; Kaiser Original Medicare	Kaiser Senior Advantage; Kaiser WA Medicare Advantage (HMO)	United PEBB Balance; United PEBB Complete (PPO)	Premera Plan G
Nationwide Coverage	Yes (UMP)	No	Yes	Yes
Medical Deductible?	Yes	No	No	Yes
Pharmacy Deductible?	Yes	No	Yes	N/A
Hearing Aids, Glasses/Contacts, Massage Therapy	Yes	Yes	Yes	No
Gym Membership	No	Yes	Yes	No
Drug Coverage	Yes	Yes	Yes	No

Some Benefits Comparisons



Plan	Cost Shares (Copays [\$] or Coinsurance [%])				
	Hospital	Primary Care	Specialist	Outpatient Surgery	Naturopathy
UMP Classic Medicare	\$200 day/up to \$600/admit up to medical out-of-pocket limit *	15%	15%	15%	15% (conditional - consult COC)
Kaiser WA Original Medicare	\$150 day/up to \$750/ admit	\$15	\$30	\$150	\$15 (3 visits per medical diagnosis/year)
Kaiser NW Senior Advantage	\$500/admit	\$25	\$35	\$50	\$25
Kaiser WA Medicare Advantage	\$200/day up to \$1,000/admit	\$15	\$30	\$200	\$15 (3 visits per medical diagnosis/year)
UnitedHealthcare PEBB Balance	\$500/admit	\$15	\$30	\$250	\$30
UnitedHealthcare PEBB Complete	\$0	\$0	\$0	\$0	\$30
Premera Plan G	\$0	\$0	\$0	\$0	Not covered

* 0% professional services for Mental Health and Substance Use Disorder

Some Drug Benefits Comparisons



Plan	Cost Share (Copays [\$] or Coinsurance [%])	
	Deductible	Maximum Out-of-Pocket
UMP Classic Medicare	\$100 (Tier 2 and speciality except insulin)	\$2,000
Kaiser WA Original Medicare	None	Combined with medical (\$2,000 total)
Kaiser NW Senior Advantage	None	N/A
Kaiser WA Medicare Advantage	None	N/A
UnitedHealthcare PEBB Balance	\$100 *	\$2,000
UnitedHealthcare PEBB Complete	\$100 *	\$2,000
* For Tiers 2, 3 or 4 only		
Insulin capped at \$35 for preferred brands for all plans		

Drug Benefits Comparisons



Plan	Cost Share (Copays [\$] or Coinsurance [%])				
	Value Tier	Tier 1 (generics)	Tier 2 (preferred brands)	Tier 3 (non-preferred generic and brands)	Tier 4 (specialty)
UMP Classic Medicare	5% up to \$10	10% up to \$25	30% up to \$75 (includes specialty drugs)	N/A	N/A
Kaiser WA Original Medicare	\$5	\$20	\$40	50% up to \$250	N/A
Kaiser NW Senior Advantage	N/A	\$20	\$40	50% up to \$200	50% up to \$200
Kaiser WA Medicare Advantage	N/A	\$20	\$40	50% up to \$250	N/A
UHC PEBB Balance (MAPD)	N/A	\$5	\$45	\$100	\$100 **
UHC PEBB Complete (MAPD)	N/A	\$5	\$45	\$100	\$100 **
* For Tiers 2, 3 or 4 only					
** Limited to 30-day supply					

Dental Coverage

- ▶ Managed care plans
 - ▶ Operate like HMOs
 - ▶ Limited Network
 - ▶ Service area restrictions

- ▶ PPO plan
 - ▶ Better coverage if use Preferred Provider
 - ▶ Less coverage for Premier providers
 - ▶ Plan maximum – limit of coverage – not what member pays

Importance of Dental Coverage

- ▶ Preventive care has \$0 copays
- ▶ Good oral health leads to good overall health
- ▶ Dentists can discover health problems early
- ▶ Gum disease is prevalent among older people

PEBB Dental Plans

- ▶ Managed care plans:
 - ▶ DeltaCare (WA state only)
 - ▶ Willamette Dental

- ▶ Uniform Dental Plan (UDP)
 - ▶ Administered by Delta Dental
 - ▶ Nationwide
 - ▶ Can be used with ANY medical plan

Single Subscriber Dental Premiums

▶ Delta Care	\$41.50
▶ Willamette	\$48.87
▶ Uniform Dental Plan	\$48.92

Why choose PEBB?

- ▶ PEBB is an employer group (like a union)
- ▶ PEBB consolidates the market basket to drive negotiations for the best possible plans
- ▶ PEBB can intervene when escalation is needed

Why choose PEBB? continued

- ▶ You can change your Medicare plan every year during Open Enrollment
 - ▶ No restriction on rejoining Traditional Medicare plans
 - ▶ No medical exam
 - ▶ No added fees for health condition
- ▶ PEBB Medicare plans are richer and provide lower costs overall than anything on the commercial market
 - ▶ \$0 premium plans have very high out-of-pocket limits

Resources

- ▶ Open Enrollment – starts NOVEMBER 1
 - ▶ Don't submit forms until November 1
 - ▶ Forms have to be **received** by HCA by November 30

- ▶ HCA Website – www.hca.wa.gov

- ▶ PEBB Customer Service 1-800-200-1004

- ▶ SHIBA 1-800-562-6900

- ▶ UHC 1-855-873-3268

Questions?

HCAPEBBMedicare @hca.wa.gov