



Statewide Health Insurance Benefits Advisors (SHIBA)



Introduction / thank you

- Introduction / thank you

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Programs in context

- Overview of the programs
 - Program 1
 - Program 2
 - Program 3
- Q & A
- Next steps



Program 1

- What are options for Medicare retirees with UMP?
- What are options inside the PEBB portfolio of plans?
- How does PEBB coverage work with Medicare?
- How do I get help with questions?



SHIBA program

- Office of Insurance Commissioner Mike Kreidler
- Statewide Health Insurance Benefits Advisors
- Free, confidential, unbiased help to navigate Medicare and other insurance
- Volunteer advisors throughout the State
- Senior Medicare Patrol (SMP) program: prevent, detect and report fraud



Uniform Medical Plan

- 40,000 people
- 44% of all Medicare retirees
 - Very satisfied, long-term enrolled
- 20% rate increase
 - Again, after a big rate increase for 2023
 - Trending higher
- What next?
 - Program 3



This hurts

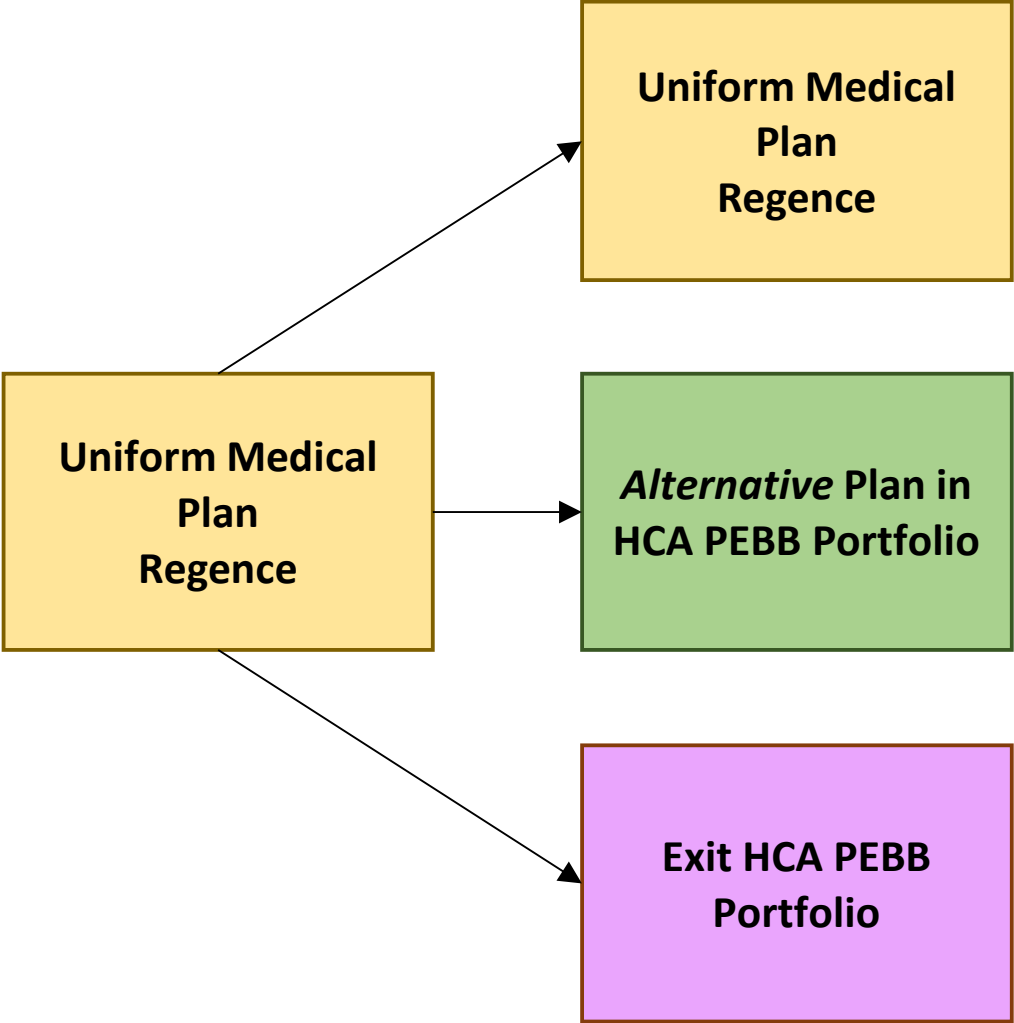
- Angry
 - Confused
 - Anxious
 - Frustrated
 - Bitter
 - *More...*
- Afraid
 - Disappointed
 - Upset
 - Discouraged
 - Lost
 - *More...*



Reminder: no judgment

- You are NOT required to switch plans
 - UMP is **not** being discontinued or 'closed'
- If you do switch plans, you can switch again next year
- There is lots of expert, professional help available, from several sources

Options: highest level

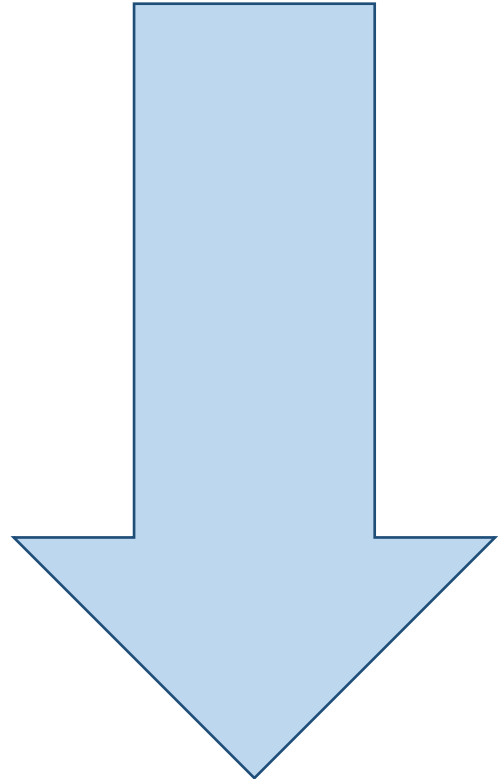
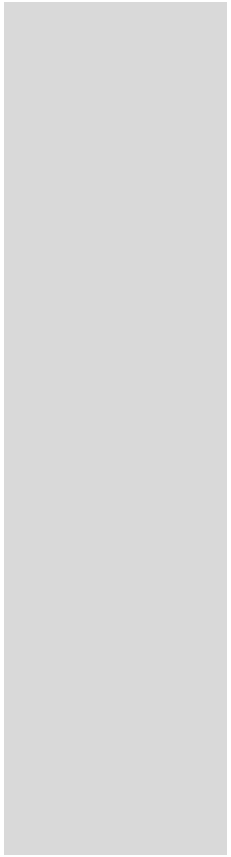
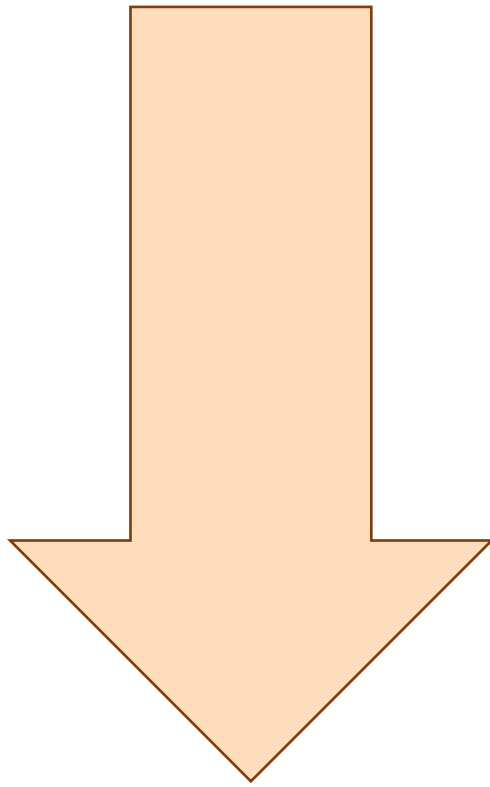




Medicare and other insurance

Alternative approaches to 'other insurance besides Medicare'

Original Medicare	OR	Medicare Advantage
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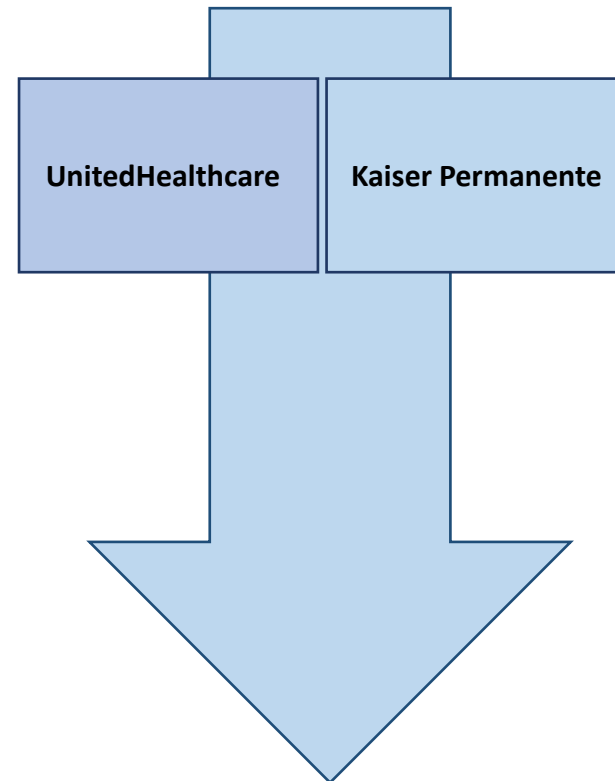
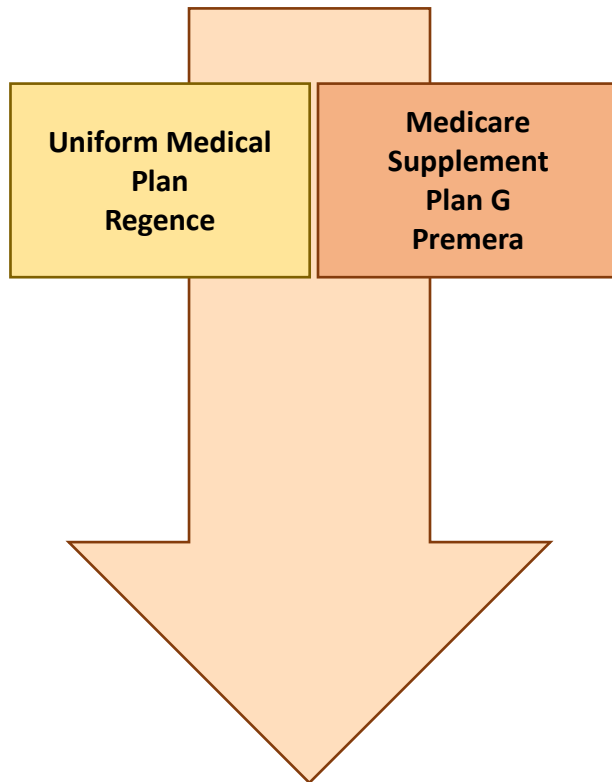
HCA PEBB Portfolio in context

Alternative approaches to 'other insurance besides Medicare'

Original Medicare

OR

Medicare Advantage



Options inside HCA PEBBB portfolio

HCA PEBB Portfolio of Plans for Medicare Retirees

**Uniform Medical
Plan
Regence**

UnitedHealthCare

**Medicare
Supplement
Plan G
Premera**

Kaiser Permanente



Option 1: Re-enroll with UMP

**Uniform Medical
Plan
Regence**

United Health Care

Medicare
Supplement
Plan G
Premera

Kaiser Permanente

Option 2: Switch to Medicare Supplement Plan G (Premera)

Uniform Medical
Plan
Regence

United Health Care

**Medicare
Supplement
Plan G
Premera**

Kaiser Permanente

Option 3: Switch to UnitedHealthcare

Uniform Medical
Plan
Regence

UnitedHealthCare

Medicare
Supplement
Plan G
Premera

Kaiser Permanente

Option 4: Switch to Kaiser Permanente

Uniform Medical
Plan
Regence

United Health Care

Medicare
Supplement
Plan G
Premera

Kaiser Permanente

Option 5: Exit the HCA PEBB Portfolio

~~HCA PEBB Portfolio
of Plans for Medicare Retirees~~

Uniform Medical
Plan
Regence

United Health Care

Medicare
Supplement
Plan G
Premera

Kaiser Permanente

Summary of options

Option 1: Re-enroll with UMP

Option 2: Switch to Medicare Supplement Plan G (Premera)

Option 3: Switch to UnitedHealthcare

Option 4: Switch to Kaiser Permanente

Option 5: Exit the HCA PEBB Portfolio

Option 1: Re-enroll with UMP

Pro's

Con's

Switch to a different HCA PEBB plan

How to switch?



Exit the HCA PEBB portfolio

Medicare coverage

- Medicare is your primary insurance
 - Any other HCA PEBB coverage is your *secondary* insurance
- HCA PEBB retirees **must** enroll in
 - Medicare Part A and
 - Medicare Part B
- Medicare coverage is essential to your health care



This is an illustration only - NOT drawn to scale

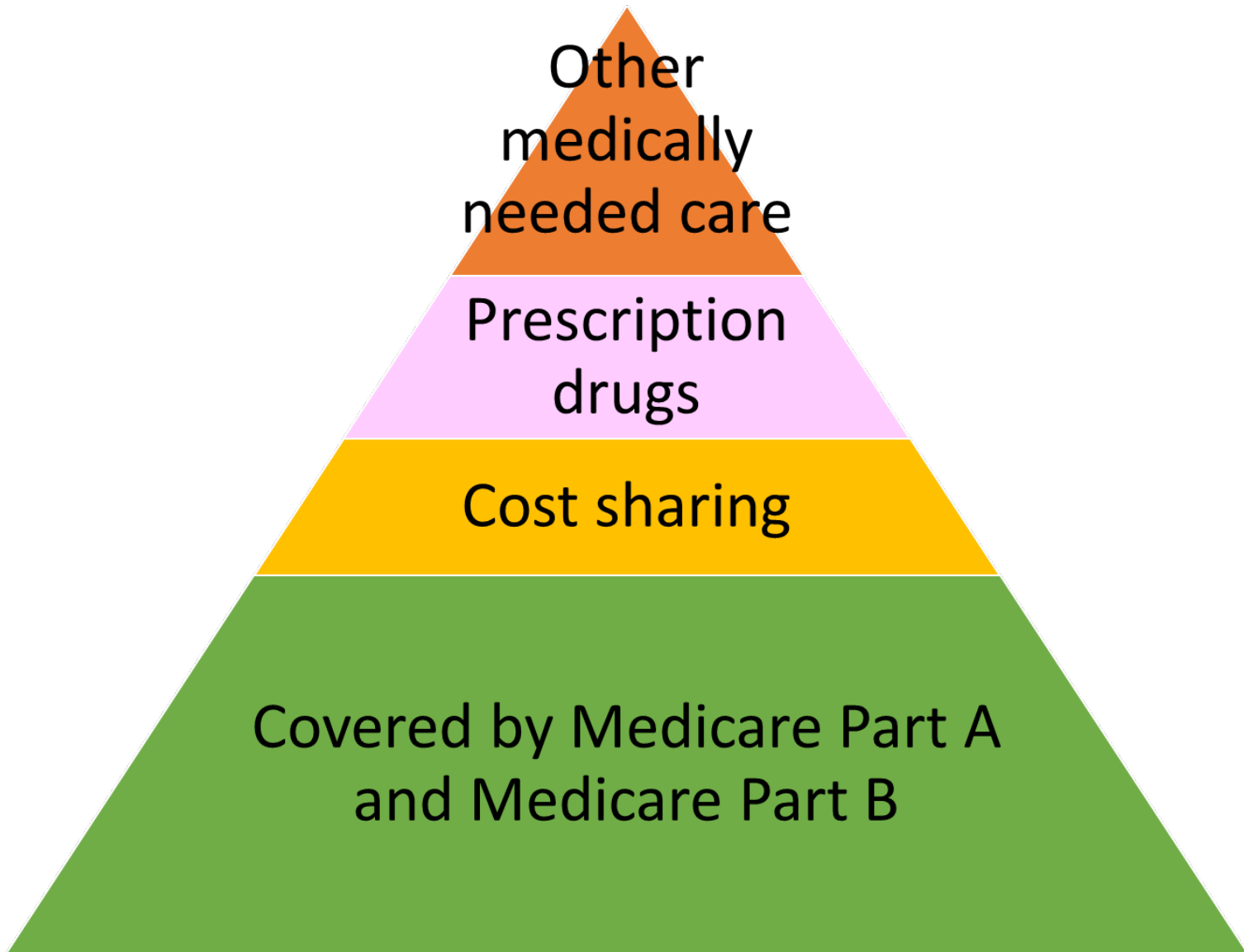
Prescription Drugs - not provided in hospital or doctor's office

Covered in part or in full by

Cost sharing

Medicare Part A & Medicare Part B

Medically needed services not covered by Medicare Part A or Medicare Part B

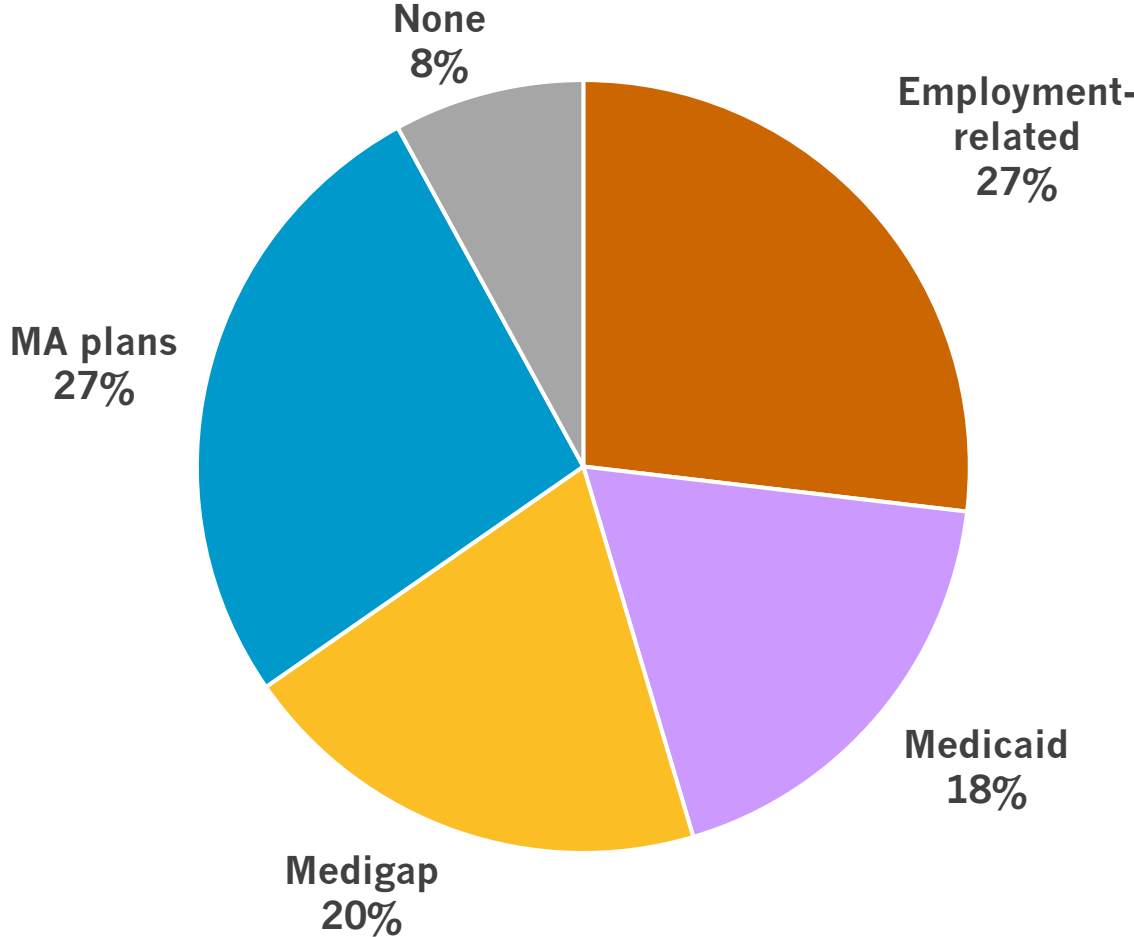


Perspective and approach

Please consider these questions:

- Besides Medicare, how much insurance do I want – considering my other financial and health care priorities and options?
- How will I pay for prescription drugs and medically needed care that my insurance does not cover (or does not cover in full)?
- What is the level of change and risk I can bear?

Other coverage besides Medicare



Medicare cost sharing

Plans available to all Medigap applicants	Medicare-eligible before 2020									
	A	B	D	G*	K	L	M	N	C	F*
Basic benefits										
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓****	✓	✓
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Additional benefits										
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible: \$1,600		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible: \$226									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%			80%	80%	80%	80%
Out-of-pocket yearly limit**					\$6,940	\$3,470				

*Plans F and G offer a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,700 in 2023) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for some office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Compare approaches, first

The distinction between Original Medicare and Medicare Advantage is important.

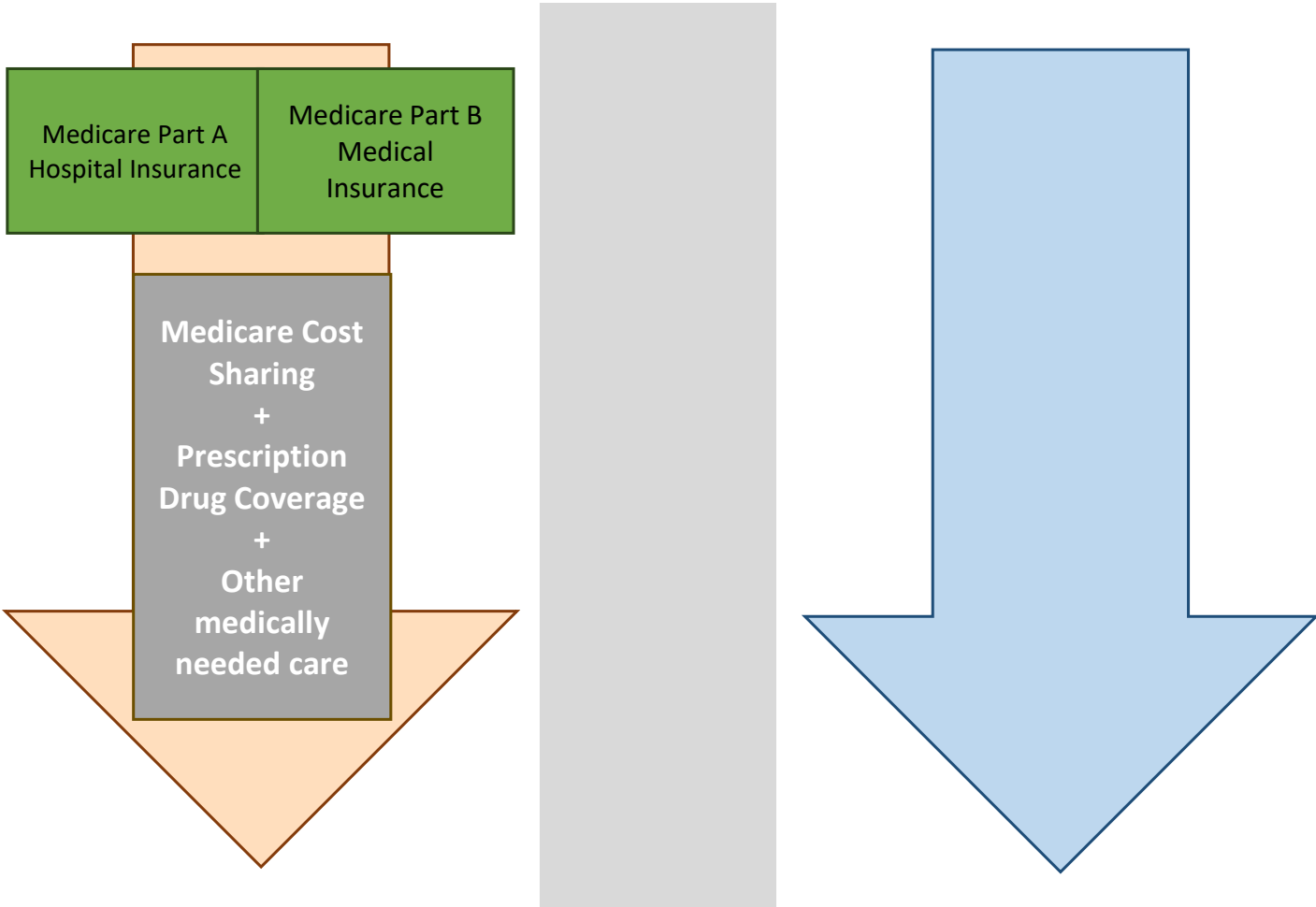
- For all the plans in the PEBB portfolio, the differences are not as significant.
 - Why?

There are two very significant differences:

1. Coverage for prescriptions drugs and other medically needed care
2. Access to providers and formulary for prescriptions drugs

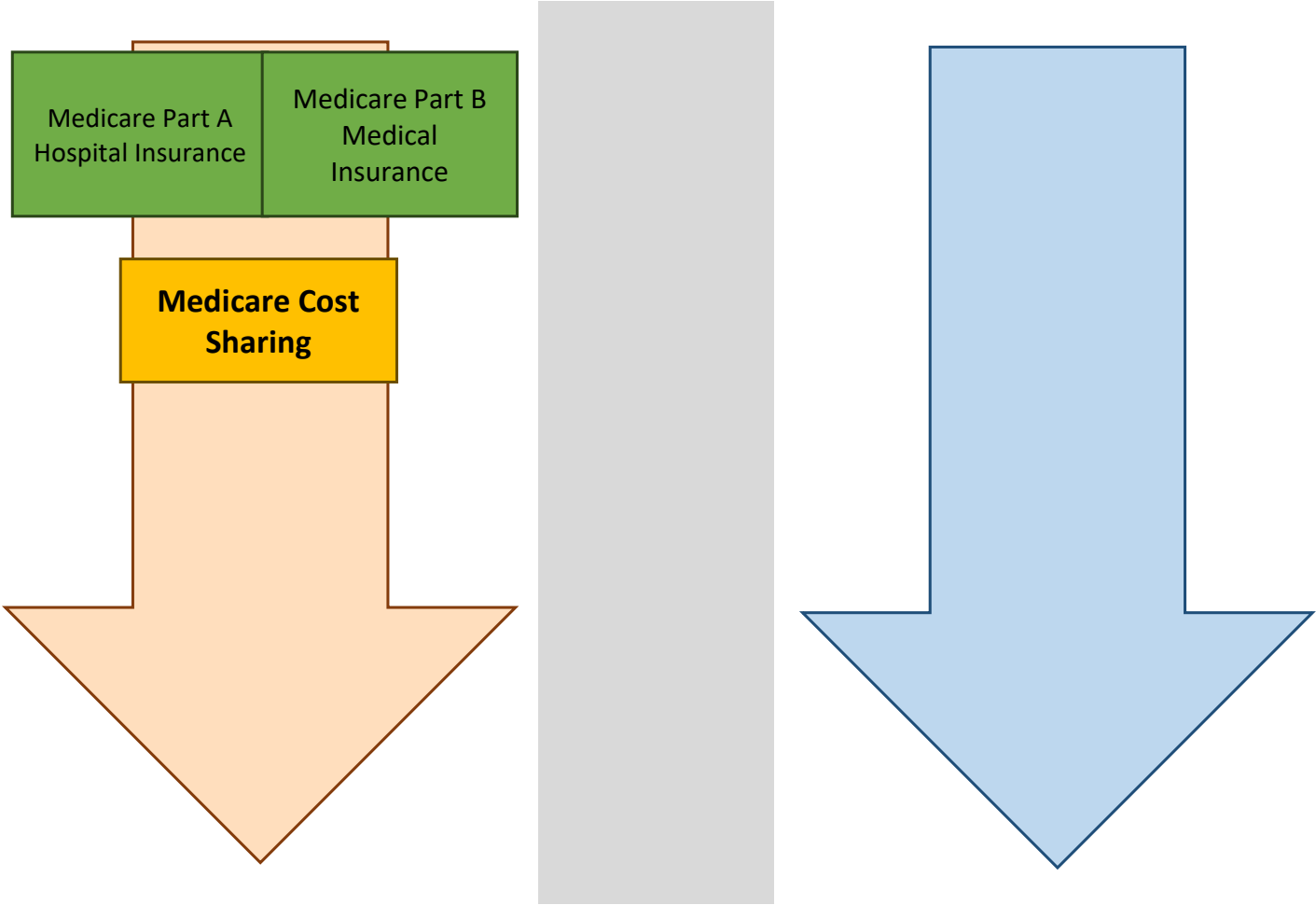
UMP approach to 'other insurance besides Medicare'

Original Medicare	<i>OR</i>	Medicare Advantage
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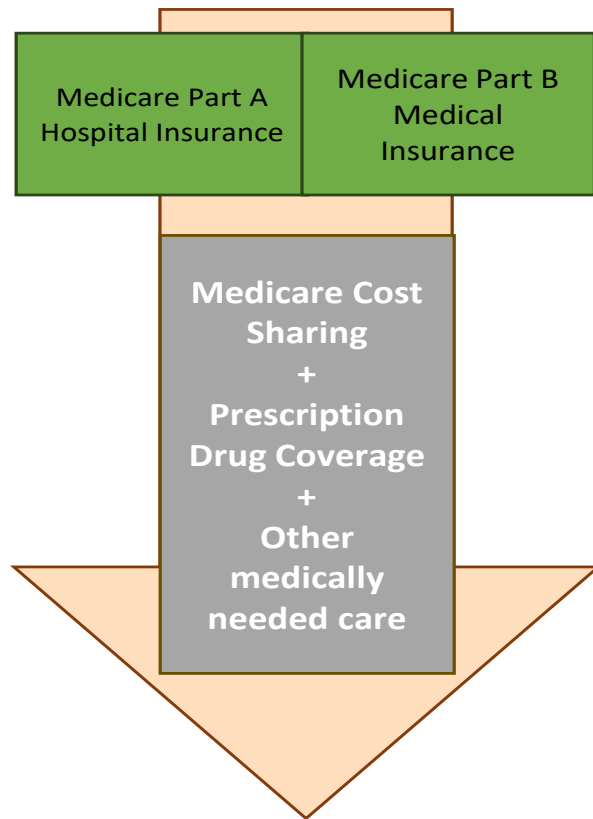
Premera Plan G approach to 'other insurance besides Medicare'

Original Medicare	<i>OR</i>	Medicare Advantage
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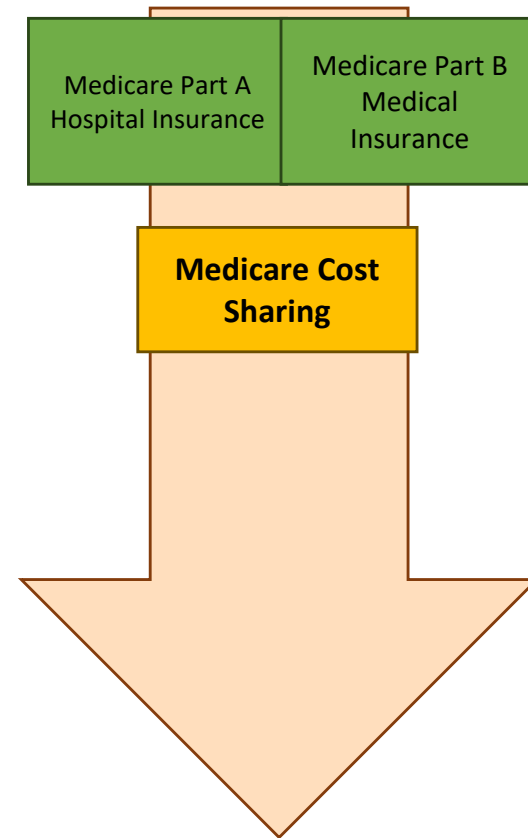


Compare UMP and Premera Plan G

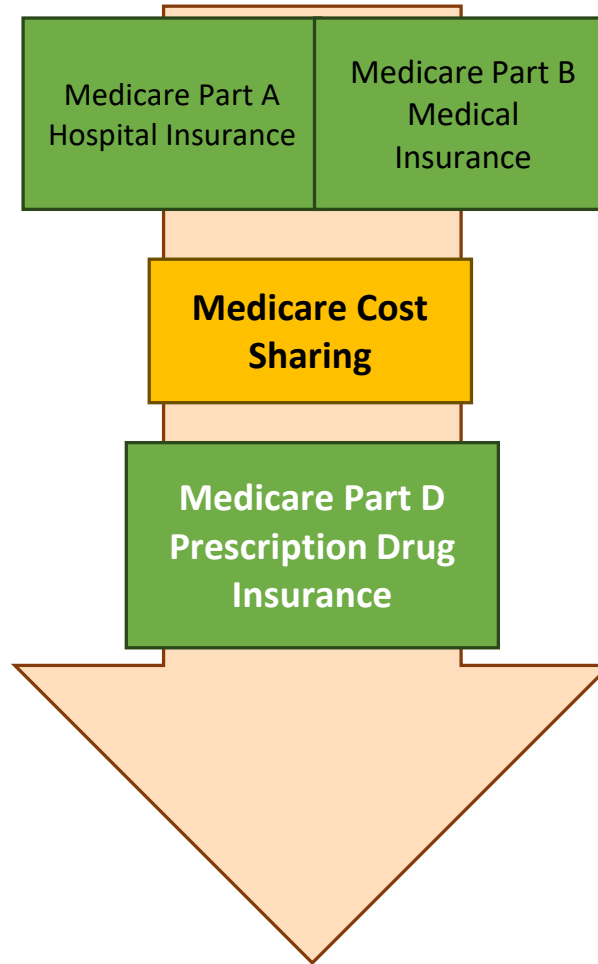
UMP



Premera Plan G



Premera Plan G + Medicare Part D



Compare: UMP to Premera Plan G

- Both are “Original Medicare” alternatives to MA plans – provider access is key
- Premera Plan G offers almost no out-of-pocket costs for Medicare covered services
- Premera Plan G does not include coverage for
 - Prescription drugs
 - Other medically needed services
- Most people would elect Medicare Part D prescription drug coverage

Trade-off's with Premera Plan G

- Provider access with Premera Plan G is not managed; there is no network as with UMP
- There is practically no out-of-pocket cost for Medicare-covered services; so as good as UMP, in this regard
- There is not coverage for prescription drugs or other medically needed care
 - Most people would elect a Medicare Part D prescription drug plan



UnitedHealthcare approach

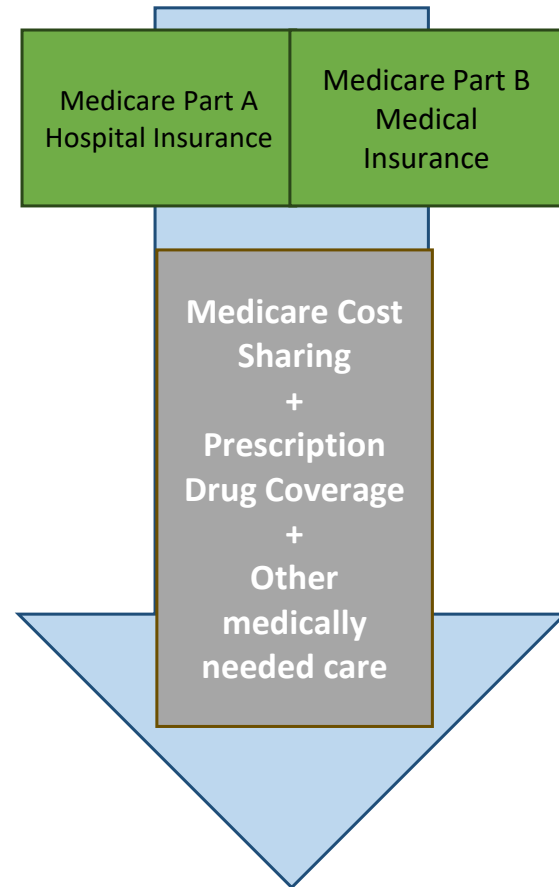
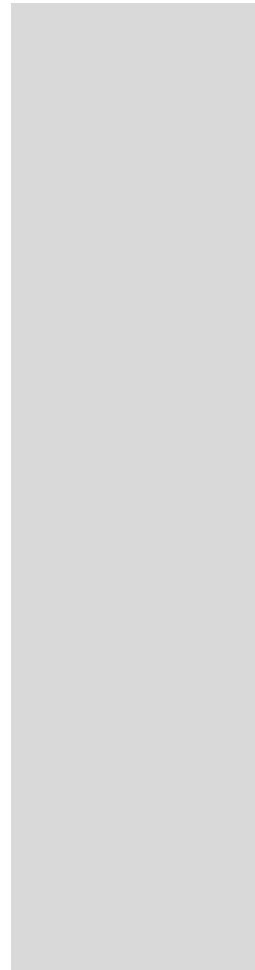
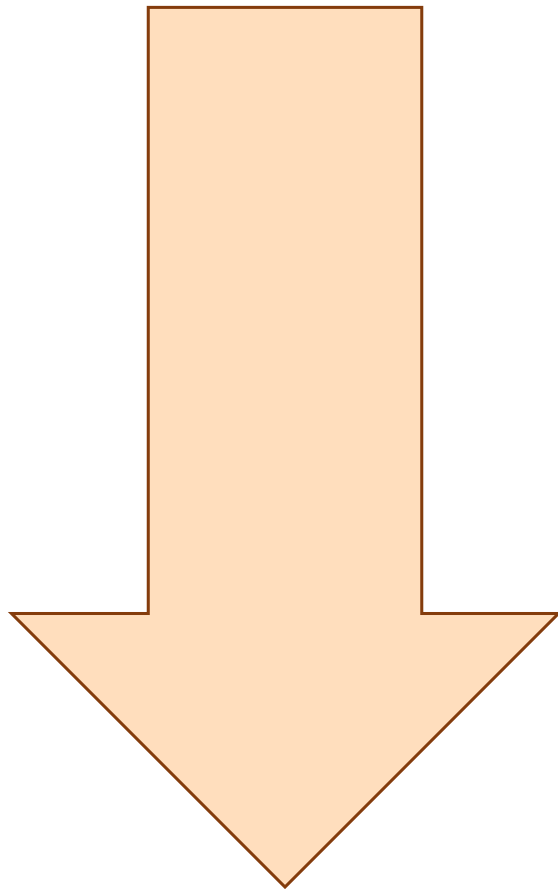
- UnitedHealthcare is a Medicare Advantage plan
 - That means the package of services and the costs for people who enroll are regulated by CMS (the Medicare agency)
- Because this product is for Medicare retirees in the PEBBB system, the coverage and costs are also negotiated with HCA
 - This is different than the product that is offered in the private market or for Medicaid clients, for example

UHC approach to 'other insurance besides Medicare'

Original Medicare

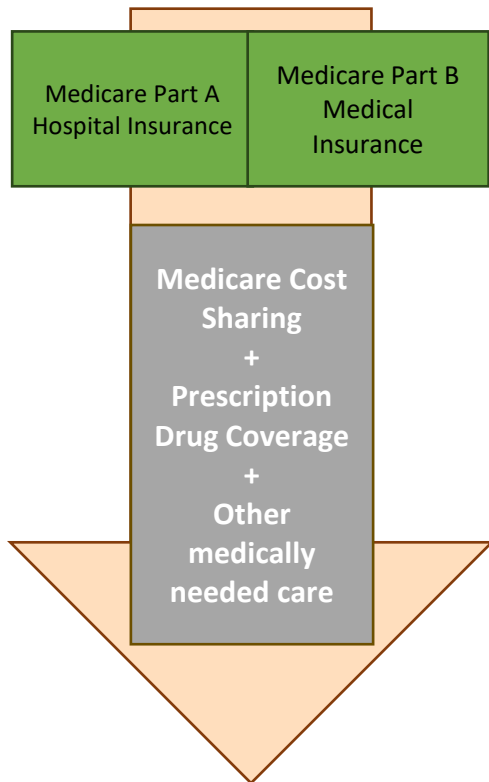
OR

Medicare Advantage

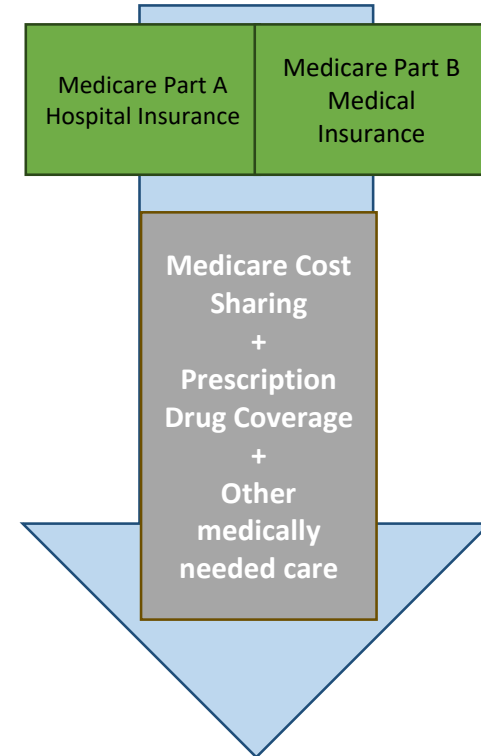


Compare UMP and UnitedHealthcare

UMP



UnitedHealthcare



Compare: UMP to UnitedHealthcare

- Both include prescription drug coverage and coverage for other medically needed services
- Both require out-of-pocket cost sharing
 - for Medicare covered services
 - for prescription drugs
 - for other medically needed services
- Both have a network of preferred providers
- Both have a formulary for prescription drugs

Trade-off's with UnitedHealthcare

- Provider access is based on the UHC network
 - ask about keeping the current doctors you use now
- Different formulary for prescription drugs
 - compare the coverage and costs for drugs you are using (or are concerned about)
- The coverage for other medically needed care is comprehensive and different than UMP
 - compare which services, which providers and what cost sharing

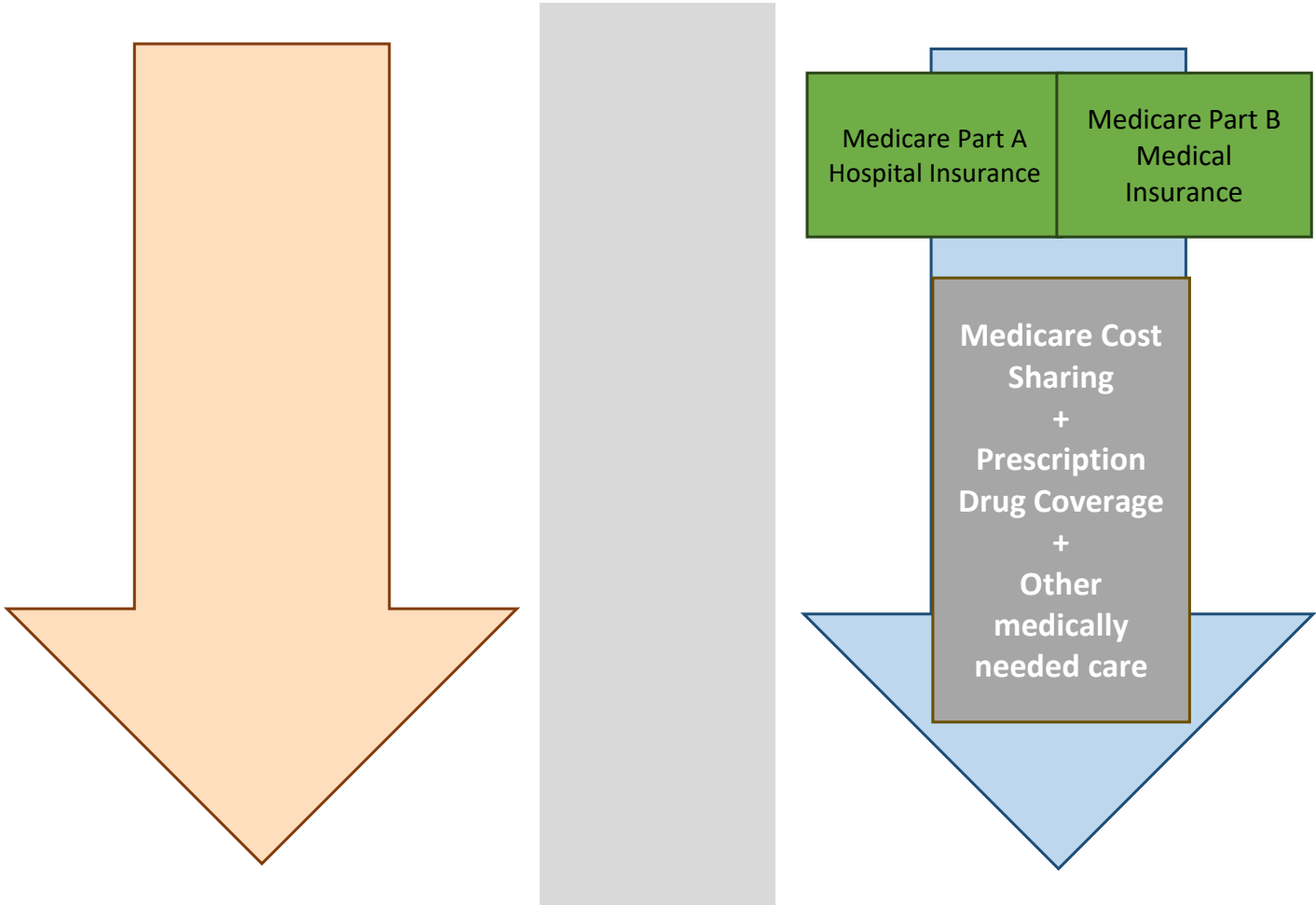


Kaiser Permanente approach

- Kaiser Permanente is a Medicare Advantage plan
 - That means the package of services and the costs for people who enroll are regulated by CMS (the Medicare agency)
- Because this product is for Medicare retirees in the PEBBB system, the coverage and costs are also negotiated with HCA
 - This is different than the product that is offered in the private market or for Medicaid clients, for example

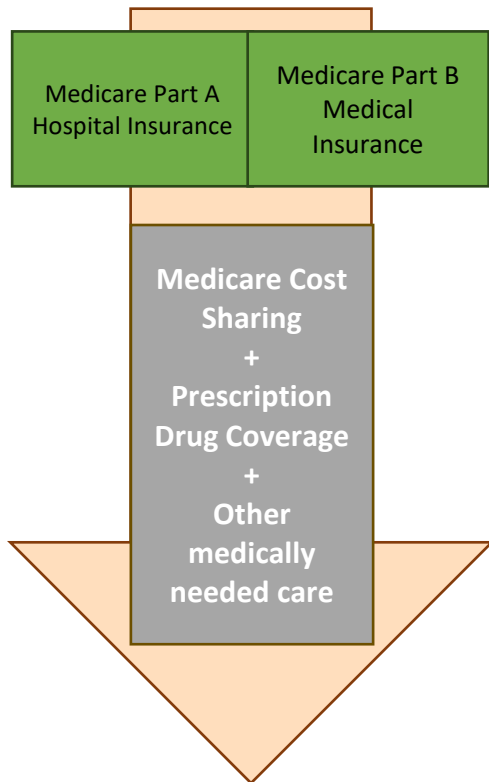
Kaiser approach to 'other insurance besides Medicare'

Original Medicare *OR* **Medicare Advantage**

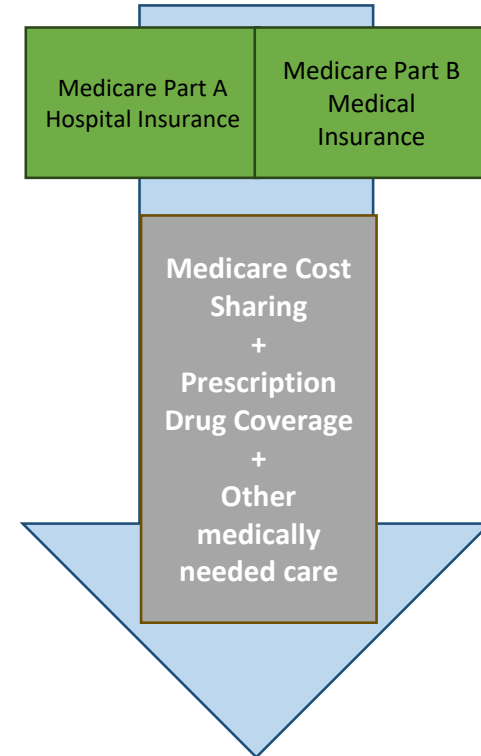


Compare UMP and Kaiser Permanente

UMP



Kaiser Permanente



Compare: UMP to Kaiser Permanente

- Both include prescription drug coverage and coverage for other medically needed services
- Both require out-of-pocket cost sharing
 - for Medicare covered services
 - for prescription drugs
 - for other medically needed services
- Both have a network of preferred providers
- Both have a formulary for prescription drugs

Trade-off's with Kaiser Permanente

- Provider access is based on the Kaiser network
 - ask about keeping the current doctors you use now
- Different formulary for prescription drugs
 - compare the coverage and costs for drugs you are using (or are concerned about)
- The coverage for other medically needed care is comprehensive and different than UMP
 - compare which services, which providers and what cost sharing

Exit the HCA PEBBB portfolio

- This is a legitimate, reasonable option
- Be careful: in general, if you exit, you will not be able to return later
 - this choice may affect any dependents on your coverage
- The most likely cases are:
 - you have access to other retiree health insurance coverage
 - you choose a private market Medicare Advantage plan

Private market MA plans

- These plans are offered by the same companies in the HCA PEBB portfolio – UHC, Kaiser – as well as *many* others
- The products are different:
 - the provider network may not be the same
 - in general, there is less coverage – you pay more out of pocket at the time of service
- The choice of plans varies depending upon which county you live in

Summary of options

Option 1: Re-enroll with UMP

Option 2: Switch to Medicare Supplement Plan G (Premera)

Option 3: Switch to United HealthCare

Option 4: Switch to Kaiser Permanente

Option 5: Exit the HCA PEBB Portfolio

Who can help me? **HCA**

HCA is your resource for questions about the PEBBB portfolio of plans.

Ask about rules:

- Eligibility, including leave and return
- Enrollment, including add/remove coverage or one member in Medicare and one not
- Switching, including forms
- Dependents, including children with disabilities
- Other coverage – like dental

Contact HCA

Who can help me? **CMS**

CMS – the Centers for Medicare and Medicaid Services – is the federal government agency that regulates Medicare Advantage plans (and Medicaid, too)

- CMS.gov

For questions about Medicare, including coverage and preventive care services

- 1-800-MEDICARE is available 24 hours, 7 days a week for callers
- Medicare.gov is a great internet resource

Who can help me? **Health Plans**

The health plans that are contracted with the HCA PEBBB portfolio are a great resource.

Please contact them for specific questions about things like:

- Provider network
- Prior authorizations
- Covered benefits
- Formulary for prescription drugs
- Out-of-pocket costs

Health plan contacts

- Uniform Medical Plan / Regence
- Premera Blue Cross Plan G
- UnitedHealthcare
- Kaiser Permanente

Program 1 - review

- What are options for Medicare retirees with UMP?
- What are options inside the PEBB portfolio of plans?
- How does PEBB coverage work with Medicare?
- How do I get help with questions?

Program 2 - preview

How to contact us

Phone:

Toll free: 1-800-562-6900

TDD: 360-586-0241

TDD Relay: 1-800-833-6384

The web:

www.insurance.wa.gov/shiba

Need help with other insurance questions?

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

1-800-562-6900

On the web at: www.insurance.wa.gov