



ACE Newsletter

A Periodic Publication of Wisconsin's Association of Career Employees

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By Paul Bernander, ACE Board Member

Hello, ACE members!

First, thank you to the many, many of you who have renewed your ACE membership during the recent renewal period!

If you have yet to renew or subscribe, here's a

link. <https://associationcareemployees.org/join-ace/>

Second, this newsletter focuses primarily on the Medicare Advantage health care insurance option for state retirees that is newly available for 2019.

This new program offers the same health insurance Uniform Benefits, but with national coverage, and for a monthly premium about \$150 lower than the most commonly used offerings that ETF refers to as “Health Plan Medicare.” So, Medicare Advantage potentially offers a premium savings of over \$1,800 per year, for the same benefits.

This newsletter summarizes the new Medicare Advantage program, including premiums, coverages, co-pays, and how to enroll. It also provides links and phone numbers.

MEDICARE ADVANTAGE NEW FOR 2019

ACE in action. ACE board members have been very actively involved in the Medicare Advantage topic for the couple years that ETF has been developing it. ACE member, Jack Lawton, represented the Wisconsin Coalition of Annuitants (WCOA) during the vendor review process. We are happy to bring you this ACE newsletter to highlight this new health insurance offering available during the 2019 open enrollment period, October 1-26, 2018.

FIRST, THE PREMIUMS. The premiums for all 2019 health insurance offerings are on the ETF website here. <http://etf.wi.gov/members/IYC2019/et-2107prtr.asp> Note that although existing health care plans are rated on health plan report cards, the UHC Medicare Advantage Plan is new, and there are no comparative ratings.

Premiums are also listed in the ETF 2019 It’s Your Choice Decision Guide for Retirees. <http://etf.wi.gov/publications/19et2108.pdf> The premiums begin on page 11. The new Medicare Advantage premium is on the top of page 12.

Examples of premiums are: With dental, Medicare Advantage is \$308 for one person, and \$596 for two people. Compared for example, to GHC-SCW of \$471 for one person and

\$921 for two.

Co-pays, etc. The Medicare Advantage program offers the same deductibles, co-pays, and co-insurances as for active employees and for Health Plan Medicare retirees.

The insurer: United Healthcare is the Medicare Advantage insurer.

What is Medicare Advantage?: It's a type of Medicare offering that has been offered in many places in the country for over 30 years. It includes Medicare coverage, plus any supplemental benefits specified by the insurer.

In this case, the benefits include everything in Medicare, and in the state Uniform Benefits. Plus it includes a small number of additional optional benefits such as the Silver Sneakers gym membership benefit.

How Medicare Advantage pays providers: Unlike standard Medicare, the Medicare Advantage insurer is the "primary payer." Your health care provider sends its bills not to Medicare, but to the Medicare Advantage insurer, in this case, United Healthcare. United Healthcare then pays the provider for all the covered Medicare services and Uniform Benefits services.

How does that work? So how does United Healthcare have enough money to pay the providers, if its premiums are only \$308 per month?

Here's how: Medicare Advantage insurers receive a per person payment from Medicare (established annually by county) of around \$7,000 per year per person. Add the \$308 monthly premium, and that's the total revenue to United Healthcare per person.

Do I need to continue the Part B Medicare insurance that I pay, usually as a deduction from my Social Security monthly payment, approximately \$120 a month for most people? Yes.

DOCTOR/HEALTH CARE PROVIDER COVERAGE. IN-NETWORK versus NON-NETWORK. So here is something everyone should be sure to check on with their

doctor: a Medicare Advantage non-network provider is not required to accept Medicare Advantage patients for service, so it's not automatic.

But we understand that 99 percent do. So just check with your provider to see if they will accept United Healthcare Medicare Advantage in 2019. Or contact the United Healthcare telephone call center at 844-876-6175 in Green Bay, and they can confirm or check for you.

Some of our board members have already checked with the call center. One can check for one's primary provider, and also can check on any specialists. **ACE strongly recommends that you check to make sure your provider is covered and that your individual questions are answered.**

SERVICE COVERAGES AND CO-PAYS: Coverages and co-pays are the same as for "Health Plan Medicare". Note that "Health Plan Medicare" and "Medicare Advantage" are in the same column on the table at this link. <http://etf.wi.gov/members/IYC2019/et-2107cbrm.asp>

"Health Plan Medicare" is the more traditional state coverage, such as GHC-SCW "Medicare coordinated" coverage.

PHARMACY and DENTAL: Recall that in the state program, pharmacy and dental coverages are provided separately from health care services. Navitus is still the pharmacy insurance benefits manager for all state employees and retirees. Navitus gets a cut of the \$308 monthly premium one would pay for Medicare Advantage.

Similar for dental coverage, Delta Dental, the dental benefits insurance manager, receives \$30.20 of the monthly premium for those selecting "with dental" coverage. <http://etf.wi.gov/members/IYC2019/et-2107epa.asp>

WHAT ABOUT OUT-OF-POCKET-LIMITS (OOPL)? OOPL refers to the maximum deductibles, co-pays, and co-insurances that one must pay in a year before the insurance company pays everything after that.

The Medicare Advantage OOPL are the same as for all Uniform Benefits. Including, for example, the \$500 annual OOPL for durable medical equipment, conforming to the Wisconsin uniform benefits provision. So, again, same.

GEOGRAPHIC COVERAGE for out-of-area routine coverage/snowbirds: United Healthcare Medicare Advantage may be of special interest to snowbirds due to the national coverage.

Meaning one can receive routine care, not just emergency or urgent care, outside the home area, anywhere in the country, and not have to wait until one returns to the Wisconsin service area. There are reimbursement provisions for out-of-country care.

HOW TO ENROLL: One can select the United Healthcare Medicare Advantage option during the open enrollment period October 1-26. Here's a link. <http://etf.wi.gov/members/IYC2019/et-2107enrl.asp> Then click on Retirees; then click on the Health Insurance application link. This will bring up the form.

Or here's the direct link to the enrollment form: <http://etf.wi.gov/publications/et2331.pdf>

For easy reference, here's the ETF home page: <http://etf.wi.gov/>

Here's the ETF "It's Your Choice" page from which you can explore more of the options: <http://etf.wi.gov/members/IYC2019/et-2107home.asp>

And here's the ACE homepage! <https://associationcareeremployees.org/>