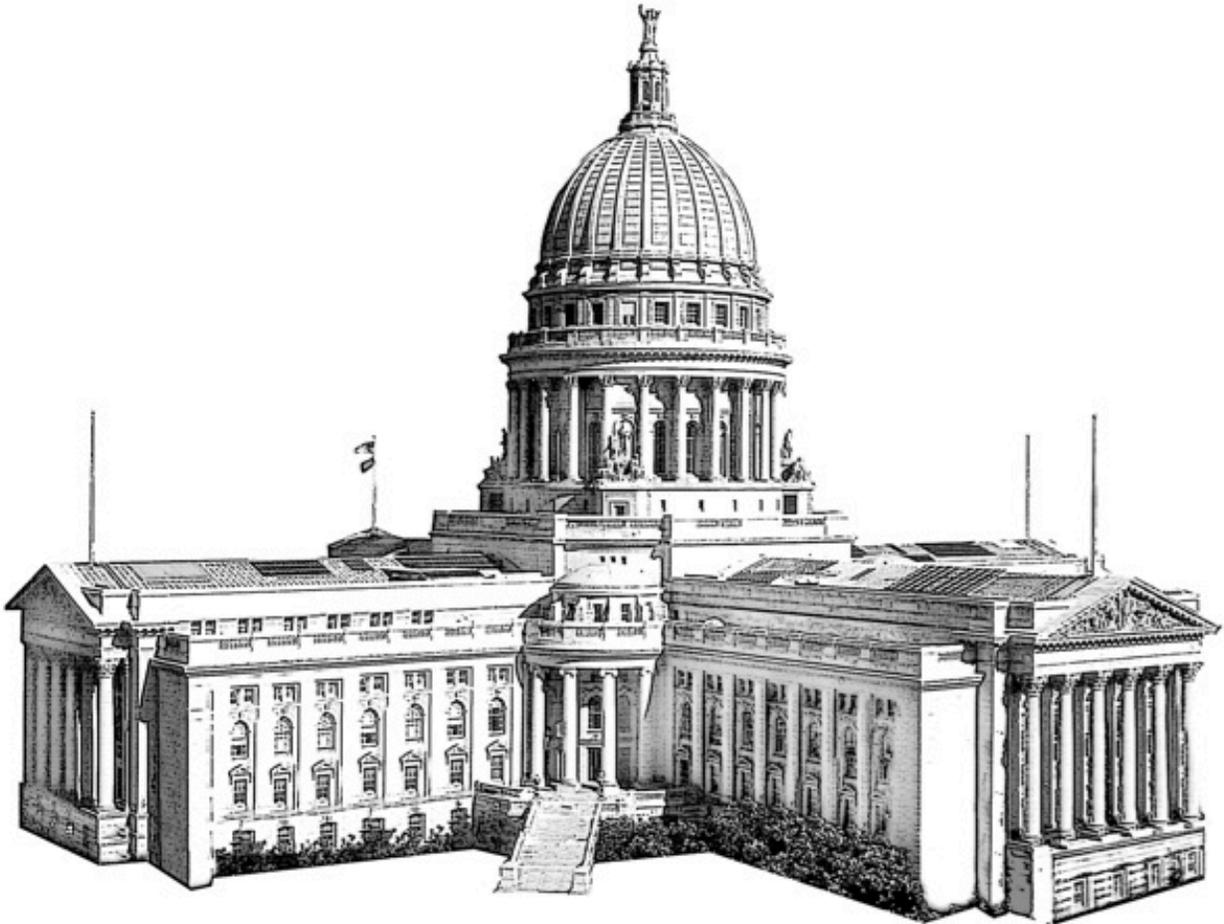


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**ACE Special Edition
Newsletter #2
Medicare Advantage for 2019**

A Periodic Publication of Wisconsin's Association of Career Employees

October 2018

By Jack Lawton & Paul Bernander, ACE Board Members

The United Healthcare (UHC) Medicare Advantage program is being offered as one option for annuitants within this year's It's Your Choice package. The UHC offering doesn't replace any one of the options that were available for the 2018 calendar year but instead has some interesting benefits and a substantially cheaper price than the other options (for details see the [October ACE Newsletter](#)). Since that article was published, the picture of how the Medicare Advantage Plan will work with the existing service providers is becoming clearer and there are important issues that we thought that you should know about.

The key points involve (1) Group Health Cooperative (GHC-SCW) members and (2) others who want to switch to the Dean Healthcare program.

1. The Group Health Cooperative is willing to bill UHC for patient services as an out-of-network provider for primary care. It appears that this arrangement This means that a Medicare Advantage patient would have to pay GHC directly for those excluded services which are covered by the ETF Uniform Benefits, and then send materials to UHC for reimbursement.
2. Current patients in the Dean Healthcare system can enroll in the Medicare Advantage option and Dean will bill UHC for services provided under the Uniform Benefits plan as long as the assigned primary physician remains the same. If the physician becomes unavailable then any services provided by a newly assigned physician will not be billed to UHC and the patient will have the responsibility to ask UHC for reimbursement. This also means that anyone entering the program as part of the 2018 IYC process will have the reimbursement responsibility.

Even if a patient is stuck with requesting reimbursement, the amount reimbursed should result in full payment of any service that is included in the Uniform Benefit plan after doing all of the paperwork and waiting for the reimbursement to arrive.

The other providers (UW Health, Marshfield Clinic and Mayo clinic) have accepted the billing responsibility as either an in-network or an out-of-network provider. The benefits of each are identical from the patient's perspective.

Choose with care. So we remind that if you are considering selecting the new Medicare Advantage program for your 2019 health insurance, please confirm with your healthcare provider(s) and with United Healthcare that your provider(s) will participate in a way that meets your needs.

Please closely inspect the following recently-published notice from ETF which we have altered to include last minute updates. It shows which providers are willing to bill UHC and under what conditions.

One additional reminder: the open enrollment period ends October 26,

2018. http://etf.wi.gov/members/IYC2019/IYC_home.asp

IYC Medicare Advantage Plan Highlights:

- Retirees DO NOT need a referral.
- Retirees have the same exact benefits and coverage whether the provider is in-network or out of network as long as the provider participates in Medicare. There is NO difference to the member.
- What IS different is what we pay the provider:
 - **In-network providers:**
 - Have a signed contract with UHC.
 - Are paid based on their contracted rates.
 - Will bill UHC directly.
 - Will appear in our provider directory
 - **Out of network providers:**
 - Do not have a contract with UHC.
 - Are paid based on Medicare's fee schedule (we pay same as Medicare).
 - Will NOT appear in our provider directory. However, UHC Customer Service can verify if the provider will accept the plan.
 - **'Willing providers'** are out of network providers who agree to accept the plan and to bill UHC directly.

Some Key Provider Groups in Wisconsin

- **Dean Healthcare providers – Out of network provider; willing provider for existing patients only**
 - Dean has confirmed that they will continue to see existing patients and treat ETF members that have elected the IYC Medicare Advantage plan.
 - They will bill UHC directly for their services.
- **GHC-SCW – Out of network Provider; willing provider for primary care services only**
 - GHC recently advised UHC that they will bill UHC directly for primary care services only.
 - Retirees would have to pay the provider directly for services other than primary care and submit the claim to UHC for reimbursement.
 - Providers that participate in Medicare including GHC-SCW, are only allowed to charge based upon the Medicare fee schedule (which is what UHC pays out of network providers).
 - Medicare does not permit providers that participate in Medicare to balance bill a member.

- **Marshfield Clinic – *Out of network provider; willing provider***
 - Confirmed they will see our members OON and bill UHC directly.
- **University of WI – *In-network provider; willing provider***
 - Some PCP's in Dane County are out of network, but confirmed they will see any existing members and bill UHC directly.

Some Key Hospitals in Wisconsin

- **Mayo Clinic - *Out of network hospital; willing provider***
 - Will see the IYC MA retirees out of network and bill UHC directly.

**Please direct any inquiries related to provider
participation
to the UHC Green Bay Center:**

1-844-876-6175; TTY 711

7:00 am - 6:00 pm CT, Monday – Friday