

MEDICARE ADVANTAGE

STAY WITH YOUR CURRENT GROUP COVERAGE

It is once again that time of year when celebrities pop up in commercials telling you to call and see if you could get additional benefits that Medicare doesn't offer. In addition to the commercials, we have also seen an increase in direct mail and solicitation calls. What exactly are all these sales pitches for? Medicare Advantage plans that are targeted for those who are covered by private sector plans.

Every year we see this uptick in October. This is because there is an open enrollment period that begins October 15th and runs to December 7th. During this time a person who has Medicare and does not have an employer sponsored supplement can either enroll in, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage), or switch from Original Medicare to a Medicare Advantage Plan.

Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are offered by private companies approved by Medicare. Medicare pays these companies to cover Medicare benefits. Medicare Advantage Plans, provide all of the Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage. **Ed Note:** MA enrollees must still pay their Medicare Part B premium.

The most common types of Medicare Advantage (MA) plans are Health Maintenance Organization (HMO) plans and Preferred Provider Organization (PPO) plans. As is common with HMOs, members can only go to doctors, other health care providers, or hospitals in the plan's network, except in an urgent or emergency situation. You may also need to get a referral from your primary care doctor for tests or to see other doctors or specialists. In a PPO, you pay less if members use

doctors, hospitals, and other health care providers in the plan's network. Members usually pay more if you use doctors, hospitals, and providers outside the network.

The Association cautions members against signing up for one of these plans and leaving your current employer sponsored plan. While these plans may cover services such as vision or hearing, they also tend to have limited networks that restrict where a member may receive services or drug coverage that is not as broad. In addition, the carriers tend to be national for-profit companies that have not been long time partners and providers with Massachusetts public retirees and employees.

PROFILE: EMPLOYER GROUP MA PLANS

There are plans out there that are employer sponsored plans that are affordable, quality plans. What are employer sponsored plans? Employer sponsored health plans are health insurance that is offered to employees and their dependents (and in most cases, spouses) as a benefit of employment. Examples of these plans are those offered either through the GIC or the municipality you retired from, and these include MA plans. According to The Commonwealth Fund, in 2022 approximately 5 million beneficiaries were enrolled in an employer group MA plan.

For decades Medicare eligible retirees who have been covered by both the GIC or a municipality that offers Blue Cross/Blue Shield, either as part of MIIA, self-insured or another purchasing group have had access to high quality, affordable Medicare Supplement plans.

In recent years the GIC began offering a group MA plan, Tufts

Medicare Preferred HMO. Retirees living in the counties of Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester have access to the network of Tufts physicians. Enrollment in this plan has continued to grow year over year.

SPOTLIGHT

BC/BS Medicare PPO Blue FreedomRX

Along with the Tufts plan offered by the GIC, Blue Cross/Blue Shield offers the Medicare Advantage plan, Medicare PPO Blue FreedomRX. Some of the highlights of the plan include:

- Access to a broad network of Massachusetts hospitals and doctors as well as providers under the Blue Medicare Advantage PPO network in 47 states and two territories.
- \$0 In-network copay for most benefits including doctor's office visits, emergency room visits, urgent care, mental health and substance use programs, and in-network routine dental, vision and hearing services.
- Additional benefits such as fitness and weight loss reimbursements, vision allowances, and low copays on generic drugs.

The Blue FreedomRX is currently being offered in several municipalities and we anticipate that the number of members who have access to the plan will continue to grow.

Unlike the plans being advertised, the plans offered by Blue Cross/Blue Shield and the GIC are backed by carriers who have had a long history of providing benefits in Massachusetts, in particular to public retirees. They have been true partners with the Association engaging in open dialogue that ensures retirees have access to affordable, high quality health plan options as they begin to access Medicare benefits.