University of Vermont

Medicare Advantage Plan for Retirees with Medicare
Vermont Blue Advantage
Outline

• Introduction to Medicare Advantage
• Rationale of Medicare Advantage Plans for UVM Retirees
• Transition Plan
• Questions
Popularity of Medicare Advantage (MA)

Interest in MA plans continues to rise as enrollment in these plans has doubled over the last decade.
Introduction of Vermont Blue Advantage

Delivering Blue Cross Medicare Advantage with Prescription Drug to Vermonters

Blue Cross and Blue Shield of Vermont (BCBSVT) has formed Vermont Blue Advantage (VBA), in partnership with an industry Medicare Advantage (MA) leader, to deliver affordable, best-in-class MA products and services to Vermont seniors. Through its not-for-profit owners—one a long-time trusted partner with a strong local network and the other an experienced group MA market leader—VBA provides the University of Vermont (UVM) with opportunities to reduce retiree health care expenditures, extend well-being to your Medicare eligible retirees, and give them the health care advantages that they have earned and deserve.

What’s Changing

Integration of medical and prescription drug coverage into one easy to use benefit plan
Cost decrease for UVM + Retirees
VBA takes on financial risk previously shared between CMS, BCBSVT, and UVM
Medicare claims previously paid by CMS now paid by VBA; retirees will no longer receive EOBs from CMS

What’s Not

New plans will mirror current medical plans with the same network
Retirees will retain access to a broad national network through the Blue Card program and get the same benefits from in and out-of-network providers
Retirees must be enrolled in Medicare A & B and pay Part B premium

Why

The customized UVM Medicare Advantage with Prescription Drug program is a more cost-effective
The all-in-one program makes it simpler for retirees to enroll and utilize benefits
The program offers greater cost savings, stability and administrative efficiencies

What’s Next

UVM will make a public announcement to retirees around 10/1
Retirees need to take no action to enroll
We will proactively support retirees throughout the process
Retirees should expect a seamless transition of their pharmacy coverage and no interruption in their prescriptions

CMS: Centers for Medicare & Medicaid Services
Basics of Medicare Advantage (MA)

MA plans are health plans purpose-built for seniors that provide beneficiaries with the same – and often better – benefits than traditional Medicare.

**Part C (Medicare Advantage)**

- **Part A**
  - Hospital care
  - Skilled nursing facility care
  - Hospice
  - Home health care

- **Part B**
  - Doctor visits
  - Mental health care
  - Outpatient surgery
  - Labs tests
  - Durable medical equipment

- **Extra Benefits**
  - Telehealth visits
  - Worldwide urgent and emergency care
  - Preventive Care

- **Part D**
  - Prescription drug benefits

**Medicare Advantage (MA) Plans:**

- **Better coverage and protection for seniors:** Plans must provide the same or better benefits than traditional Medicare, including all medically necessary services; majority of plans offer additional benefits.

- **High quality network:** Provider networks support access to high quality physicians and facilities and are required to meet strict adequacy requirements.

- **Closely monitored service and quality:** Medicare requires MA plans to adhere to performance requirements measured by star ratings that ensure beneficiaries receive high quality care and service.
### 2021 Medicare Advantage (MA) Plans for UVM Retirees with Medicare

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>UVM Medicare Advantage Medicomp III (Grandfathered)</th>
<th>UVM Medicare Advantage J Plan</th>
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<tr>
<td><strong>Medical</strong></td>
<td><a href="#">Part C: Medicare Part A &amp; B Services</a></td>
<td>MA benefits and cost sharing mirror current</td>
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<tr>
<td><strong>Pharmacy</strong></td>
<td><a href="#">Part D: Prescription Drug</a></td>
<td>MA benefit and cost sharing structure mirror current. MA formulary equates to more lower copays</td>
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<td><strong>Extras</strong></td>
<td><a href="#">Extra Benefits</a></td>
<td>Better worldwide urgent and emergency care benefit Benefits enhanced with telehealth</td>
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- MA benefits and cost sharing mirror current
- MA benefit and cost sharing structure mirror current. MA formulary equates to more lower copays
- Continuing worldwide urgent and emergency care benefit Telehealth at current copays
Transition Timeline

Communications Development
Develop communications strategy and content, including:
• Stakeholder presentation
• Announcement
• Introductory letter and summary kit
• Pre-enrollment kits
• Evidence of coverage
• Welcome kits
• ID cards
• Provider communication

Initial Retiree Communication
• Announcement to retirees from UVM
• Introductory letter to retirees from BCBSVT/Vermont Blue Advantage
• Pre-enrollment kits (benefit and transition information; no action required by retirees)

ID Cards and Welcome Kits
• Auto-enrollment (unless retiree declines health coverage)
• Mail Welcome Kit to retirees, which includes a summary of benefits, online resources, evidence of coverage, and ID cards
• Provider communication
• Transition support activities

Go-Live
• Plan effective 1/1/2021
• Concierge welcome calls to retirees to answer any questions about using benefits and to further support retirees to ensure smooth transition

Open Enrollment

September  October  November  December  January
Comprehensive Retiree Communications

Retirees to receive several mailings prior to the 1/1/21 plan transition

UVM Announcement

On approximately 10/1, UVM will send a letter to retirees informing them of the transition to Medicare Advantage with Prescription Drug plan

Introduction Letter and Pre-Enrollment Information

Retirees will receive a letter introducing them to VBA and outlining what to expect next. An informational packet will follow, summarizing benefits and informing retirees of their right to drop coverage rather than be enrolled in the Medicare Advantage plan.

Welcome Kit

Once the enrollment process is complete, retirees will receive a letter welcoming them to the plan and a packet including a summary of benefits, evidence of coverage, their ID cards, and reference of online resources.

Welcome Calls

Retirees will receive a personalized call to welcome them and answer all questions to ensure a smooth transition.
Smooth Transition for Retirees

- Seamless transition supported by the team you know and trust
- Retain the benefits of Blue
- Unlock savings without risk