

# Align Retiree Health Plan Change with Medicare Initial Enrollment Period



Item 3 - Group Insurance Board

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# Action Needed

- The Department of Employee Trust Funds (ETF) recommends the Group Insurance Board (Board) alter the timeframe when a retiree can change health plans due to Medicare enrollment to match Medicare's seven-month initial enrollment window. This would be effective when the Insurance Administration System (IAS) goes live.

# Current Timeline for Retiree Life Event to Change Health Plans

**Three months before birth month**

- Member may submit application for coverage to be effective with Medicare

**Within 30 days of Medicare Enrollment**

- Coverage effective the first of the month after ETF receives the application

# Medicare Initial Enrollment Timeline

## Three months before birth month

- Coverage effective first of birth month

## Birth month

- Effective the first of the month following application

## Three months after birth month

- Effective the first of the month following application

# Impact if No Change Made with Go-Live of Benefitfocus

In first four months, no change to current state



For members who did not change plans in first four months, ETF staff would have to manually close enrollment window before last three months

# Consideration in Favor of Change

- 150 retired members gain Medicare each month
- Members may appreciate longer timeframe
- No adverse impact in extending window
- No expectation of additional staff work with this change



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**Questions?**



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# Thank you

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