Health Insurance & Pharmacy

For Retirees

Tech Check

Can you see the presentation?

Can you hear the moderator?

Welcome

- Health Insurance & Pharmacy for Retirees – Session 3 of 4
  - *Thursday, October 1*
  - *Monday, October 5*
  - Wednesday, October 14 ◀
  - Monday, October 19

- Visit etf.wi.gov to view other health benefit forums and educational opportunities

This session will be recorded for records retention purposes, but will not be shared publicly

Agenda

- Ground Rules & Introductions

- Medical & Pharmacy 2021 Overview

- Submitted Questions

- Q&A Session

- Member Resources

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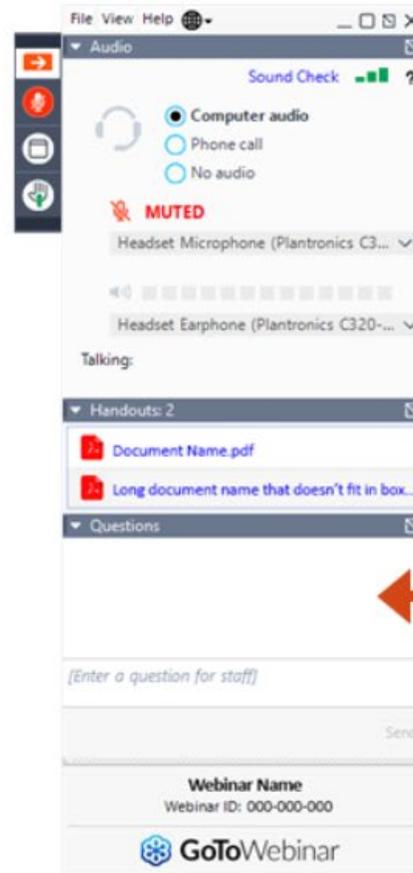
Ground Rules

- Please mute yourself

  - Only the moderator(s) and panelists will engage in active discussion, and will be muted when not actively speaking

- Enter all questions via the chat function

  - All general benefits-related questions are welcome

  - No personally identifiable information (PII) or protected health information (PHI) allowed

How to Participate

Click orange arrow to make the dashboard bigger.

You will be muted for the entire webinar.

Type questions any time during the presentation.

Introductions

Moderator

- Tom Bajek, Member Services

Office of Strategic Health Policy Panelists

- Renee Walk, Lead Health Policy Advisor
- Tricia Sieg, Pharmacy Benefit Program Manager
- Luis Caracas, Health Policy Advisor
- Arlene Larson, Federal Health Programs & Policy Manager
- Douglas Wendt, Health Policy Advisor & Supplemental Programs Manager
- Korbey White, Health Program Manager

Medical & Pharmacy 2021 Overview

- Health Plan Offerings

- Premiums & Contribution Rates

- New Medical Benefit

- COVID-19

- Reminders

Open Enrollment Period

September 28 to October 23, 2020

Mailed applications must be postmarked by October 23, 2020

Health Plan Offerings

No changes - same health plan offerings as 2020

You will automatically continue your current health insurance coverage unless you change your coverage election during open enrollment
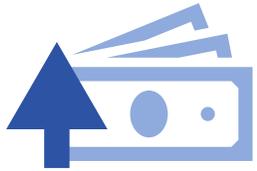
New Medical Benefit

Biofeedback for urinary incontinence will now be covered

- Provides a visual representation of muscle activity to help with rehabilitation and improve control

2021 Premium Summary State & Local

The Group Insurance Board approved a modest average premium increase for plan year 2021

- Rate impacts vary by program option

Full premium rates available on the ETF website or in the 2021 Decision Guides

COVID-19 Testing

Health plans will cover diagnostic and antibody testing received from an in-network provider

- Cost sharing may apply

Some plans cover out-of-network testing

- Members should contact their plan for details

COVID-19 Vaccine

Should a COVID-19 vaccine become available during plan year 2021, the vaccine will be covered by the health plan

The latest information about health benefits and COVID-19 is available on the ETF website

Reminder: Vaccines at In-Network Pharmacies

Cost: $0, it's free!

Bring your Navitus card

Note: A COVID-19 vaccine will not be covered by the pharmacy benefit upon release

Available Vaccines

- Influenza
- Pneumonia
- Shingles
- Tetanus
- Hepatitis
- Measles
- Mumps

- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis

Reminder: HDHP Telehealth

- Federal COVID-19 legislation allows for telehealth services to be covered under a high deductible health plan (HDHP) before the deductible is met for plan year 2021

  - Temporary – expected to expire December 31, 2021 without further federal legislation

  - Telehealth is fast and affordable, available to most members without any out-of-pocket costs

Note: For Programs Options with an HDHP only

Submitted Questions

- The following questions were submitted via SurveyMonkey in advance of today's session

Accumulated Sick Leave

- How can I use accumulated sick leave to pay for my health insurance premiums in retirement?

Benefits in Retirement

- If I retire in February 2021, how long can I remain on my current health insurance, dental, and vision elections?

- How do I keep my same elections after retirement? If so, what do I need to do?

Enrollment Opportunities

- What is the difference between the annual open enrollment period and a special enrollment opportunity?

- How can I tell what elections and coverage I can change during various enrollment opportunities?

Hair Loss Treatment Coverage

- Will my health insurance cover a hair prosthesis or other treatments for permanent hair loss due to a medical condition, such as alopecia or other autoimmune disorders?

  - No, hair loss treatments or hair prothesis are not covered by uniform benefits

Medicare Advantage

- If I turn age 65 during the 2021 plan year, when can I enroll in the IYC Medicare Advantage plan?

- If I enroll in the IYC Medicare Advantage plan for 2021, will there be a problem if I enroll in a non-Medicare Advantage plan in 2022 or beyond?

Member ID Cards

- How do I request a new or additional member ID card?

  - Contact your health plan's customer service department to request a new or additional member ID Card

  - Most plans also allow you to submit a new ID card request via their member portal – you may even be able to print a temporary copy right from the portal

Member ID Cards (cont.)

- Will I receive a new member ID card each plan year?

  - From my health plan:

    - Generally, health plans do not issue new member ID cards each plan year

    - You will receive a new member ID card if you are a new enrollee or make election changes

  - From Navitus:

    - No, Navitus does not issue new member ID cards each plan year

    - If you need a new or replacement card, contact Navitus customer service

Pharmacy Formulary

- Q: Where can I find the pharmacy formulary online?

  - The complete formulary is available online at the Navitus client public benefits portal at https://etf.benefits.navitus.com

  - Choose your plan design and then select "Formulary" from the left hand navigation column

- Do I need to log in or have a user account to view the formulary?

  - No, you do not need to log in or have a user account to access the formulary at the link above

Preparing for Retirement

- My last day at work is in October. I will remain in pay status until the end of December. Can I continue my current health insurance election during open enrollment?

- I am going to retire in 2021. What do I need to know?

Service Area

- How can I tell what health plans are available in my county?
  - See the service area listing in your Decision Guide ([state](#) or [local](#)),
  - Use the Health Plan Search on the ETF website ([state](#) or [local](#)), or
  - View your plan's description page on the ETF website for a complete list of covered counties
    - Click on the plan name on the Health Plan Search page or search by plan name to view the complete plan description page

Service Area (cont.)

- Please provide additional information about how service areas work. Do I have to select a health plan in the county where I live or work?

  - Health plans determine which counties to include in their networks

  - You do not have to select health plan in a county where you live or work – choose the health plan which makes the most sense for you

Telehealth

- How much does a telehealth appointment typically cost?

  - It depends on your plan design and the type of service

  - Telehealth is available to most members without out-of-pocket costs, but check with your health plan to be certain

- Do all health plans use the same telehealth service/provider?

  - No, it varies between plans – see our Telehealth Options page or your health plan's website to learn more

Vision Coverage

- I currently use my medical benefits to cover my annual eye exam. Will my medical benefits also cover eyeglasses and contacts, or should I consider supplemental vision insurance?

Q&A Session

- Please type questions into the chat box

- Questions should be general

- No PII/PHI permitted

Q&A Session – Time to Wrap Up

We have time for one last question…

Resources

- Virtual Benefit Fair Alternatives

- Decision Guides

- Member Resources

- Video: Get Medical Care When You Need It Fast

- Further Questions

2021 Virtual Benefit Forums

ETF Benefits for Members

- Throughout open enrollment
- 20 total sessions
  - Health Insurance & Pharmacy Benefits for Active Members
  - Health Insurance & Pharmacy for Retirees
  - Dental & Vision Coverage
  - Wellness Program
  - Supplemental Programs
    - Pre-Tax Savings Accounts, Accident Program, Life Insurance

Benefit Vendors for Members

- Throughout open enrollment
- 30 total sessions
  - 2 sessions per vendor

- Registration required via ETF website
- No PII/PHI permitted
- See ETF website for session details

Decision Guides

- Retirees should have received a hard copy Decision Guide via mail by 10/3

- If you did not receive a copy, please contact ETF to request one

- Decision Guides and the Application/Change Form for Retirees and COBRA Continuants available on ETF's website

Member Resources

- ETF website
  - New Health landing page – etf.wi.gov/health

- Important Changes for 2021
  - State employees
  - Local employees – same for all Local Program Options
  - See meeting materials for PDF versions

- Health Plan and Vendor contact information

- 2021 Decision Guides

Get Medical Care When You Need It Fast

[This video](#) will help you understand your care options – including a call to a nurse line, telehealth, and a visit to the emergency room – as well as the advantages of different care option and what each option may cost

Many members are utilizing telehealth for the first time due to the COVID-19 outbreak – ETF recommends signing up for [telehealth](#) before you need it

Further Questions

If you have additional questions following today's session, you can contact:

- Your [health plan](#), or

- An ETF benefits specialist at 1-877-533-5020

  7:00 a.m. to 5:00 p.m. (CDT) / Monday – Friday

Evaluation Survey

You will receive an evaluation survey following this session – please take a few minutes to complete the survey

Thank You!