Medicare Family Some Contracts

Introduction to the New Health Insurance Coverage Levels Beginning January 1, 2020

Korbey White

Employer Services Section Trainer



Learning Objectives

By the end of this training, you should be able to:

- Describe key definitions and policy changes, including who is eligible for Medicare Family Some Contracts
- Summarize Medicare as a life event
- Explain how premiums will be handled
- Interpret Medicare Family Some (with two health plans) contracts in myETF Benefits.





The Basics

Overview of Changes



What Is a Medicare Family Some Contract?

A contract which gives Retirees the option to divide their family health contract into a Medicare plan and a non-Medicare plan.





New Names for Medicare Family 1 Contracts

Medicare Family 1



Med Fam Some -Health Plan Med

Brand New Medicare Family 1 Contracts:

Med Fam Some – Med Plus



Med Fam Some – Med Advantage



New Name for Medicare Family 2 Contracts

Beginning January 1, 2020





Why Is ETF Offering Medicare Family Some Contracts?

Requested by Our Members

More Flexibility

Lower Premium Costs

Additional Providers for Participants

(Medicare Advantage offers a nationwide network and Medicare Plus offers a worldwide network)



Which Health Plans Are Available?





Other IYC Health Plans

Member Not Enrolled in Medicare



What Are the Medicare Specific Plans?

Medicare Advantage

- Administered by UnitedHealthCare
- Uniform Benefits
- Nationwide Network
- Specialized services, such as:
 - Optional in-home preventive visits
 - SilverSneakers (a gym membership)

Medicare Plus

- Administered by WEA Trust
- Uniform Benefits
- Worldwide Network
- Specialized services, such as:
 - Low back pain program
 - SilverSneakers

Retirees Now Have Three Choices for Enrollment When There Are Medicare and Non-Medicare Sides of a Contract

One Plan: Medicare Family Some - Health Plan Medicare

Subscriber and dependents are covered under the same IYC Health Plan

Two Plans: Medicare Family Some – Medicare Advantage

Medicare members enrolled in UHC Medicare Advantage and Non-Medicare members enrolled in an IYC Health Plan

Two Plans: Medicare Family Some - Medicare Plus

Medicare members enrolled in WEA Trust Medicare Plus and Non-Medicare members in an IYC Health Plan



Health Applications

How Do Retirees Enroll In a Medicare Family Some Contract?



What Are the Differences Between the Two Health Apps?

ET-2301



Health Insurance Application/Change

Wisconsin Department of Employee Trust Funds PO Box 7931 Madison WI 53707-7931 1-877-533-5020 (toll free) Fax 608-267-4549 etf.wi.gov



Health Insurance Application/Change For Retirees & COBRA Continuants

ET-2331

Wisconsin Department of Employee Trust Funds PO Box 7931 Madison WI 53707-7931 1-877-533-5020 (toll free) Fax 608-267-4549 etf.wi.gov

Active Employees:

- Enrollment and Re-enrollment
- Decline or Cancel Coverage
- Request a change
- Newly eligible for COBRA

Retirees:

- Enrollment and Re-enrollment
- Request a change
- If a COBRA Continuant needs to make a change because of a life event or during IYC (very rare)



Which Health Application Do Retirees Use to Enroll in a Medicare Family Some Contract?

- Retirees applying for Medicare Family Some Contracts with two plans must use form ET-2331, Health Insurance Application/Change form for Retirees & COBRA Continuants.
- Retirees using the member insurance portal (myETF Benefits) will be able to view their Med Fam Some contracts with two plans, but they will not be able to enroll or update information. They must submit an ET-2331 to ETF.



Wisconsin Department of Employee Trust Funds PO Box 7931 Madison WI 53707-7931 1-877-533-5020 (toll free) Fax 608-267-4549 etf.wi.gov

New Policy Info Medicare Family Some Contracts



Life Change Event: Medicare Eligibility Will Allow for Contract Changes

Retirees will have the opportunity to change their health plan when they or their dependent's Medicare enrollment changes.

Enrollment in Medicare A and B	Loss of Medicare A and B
Enrollment in Medicare A or B	Loss of Medicare A or B

Note: This event does **not** allow for initial enrollment or re-enrollment in a health contract



Life Change Event: Medicare Gain or Loss

A Retiree wishing to change health plans due to a Medicare event must submit a health application within 30 days of the gain or loss of Medicare

Coverage is effective on the date of the gain or loss of Medicare enrollment

Note: Retirees should have both Parts A and B if they're eligible or they will be responsible for claims that Medicare would have paid if they'd had Medicare. Medicare Family Some Contracts

What Happens to the Medicare Family Some Contract When Someone Gains or Loses Medicare?

Example: Spouse Gains Medicare

 If there are dependents, the individual will be moved to the Medicare half of the contract



 If there are no remaining dependents on the Non-Medicare side, the contract will change to a Medicare - Family All contract





Medicare Eligibility Allows for a Health Plan Change

 Retirees in a Medicare Family Some contract with two different health plans will be automatically transferred to the Medicare plan when they become eligible for Medicare, unless they submit an application to change plans within 30 days of becoming Medicare eligible.



Special Note for Medicare Family Some – Med Advantage Contracts With UnitedHealthCare

To be eligible for UHC's Medicare Advantage plan, a participant **MUST be enrolled in Medicare Parts A & B**





Loss of Medicare Part B

When there is only one member on the Medicare side of the **Medicare Family Some – Med Advantage Plan** and they lose Medicare Part B, the contract will be converted to a **Medicare Family Some – Health Plan Med** under the health plan carrier from the Non-Medicare side of the contract.





High Deductible Health Plans (HDHP)

HDHPs will follow current rules

State subscriber enrolled in Medicare	No HDHP
Dependent enrolled in Medicare on a State subscriber's contract	HDHP okay
Local Medicare Retirees enrolled in PO7 and PO17	HDHP okay



Medical Out-of-Pocket Costs

Works the same way a Medicare Family 1 contract works now







What About Dental Coverage?

Both health plans of the Medicare Some contract must have the same dental coverage





myETF Benefits for Employers

- Employers will be able to view the Medicare Family Some contracts (with two health plans)
- They will **not** be able to create or edit those contracts and must contact ETF to request enrollment and changes.
- Employers with Local Paid Annuitants will be able to terminate Medicare Family Some – Med Advantage and Medicare Family Some – Med Plus Contracts in myETF Benefits.



Premium and Payment Information



Actual and Elevated Subscribers

Actual Subscriber



Side of Contract with Subscriber (could include dependents)

Elevated Subscriber

(Spouse or Oldest Dependent)

Side of Contract with the Subscriber's dependent(s)



26

How Will The Premium Amount Be Assessed for a Medicare Family Some – Med Advantage and a Medicare Family Some – Med Plus Contract?





Single Premium Rate On Each Side Includes:

Half of the ETF Administration Fee and Dental premium (if applicable) Pharmacy amounts will vary based on Medicare/Non-Medicare plan Surcharges (if applicable) are applied to the Non-Medicare Side Only



MEBS Updates

Medicare Family Some Contracts



How Does a Medicare Family Some – Health Plan Medicare (formerly Medicare Family 1) Look in myETF Benefits?

etf.wi.gov	ţſ					myETF Be Health Insurance							
myEmployerInfo	myMembers	Health	Life	Disability	WRS	Other Benefits	Reports	Test Support		Help	Log Off		
						Member	Search						
				Member II	D:		Social Security Search Cl	_					
Member ID:	1100-	1100	SSN: XX	X-XX	Subs	scriber:	Thomas T	est					
		Health Plan			Coverage Leve	el	В	gin Date End	l Date	Status	Employer		
View Edit		NETWORK HP N	NO DENTAL		MED FAM SOM	1E - HEALTH PLAN	MED 04	01/2019		ACTIVE	LITTLE CHUTE	E, VILLAGE OF - P14/S01 \$123	34.40
View		NETWORK HP N	NO DENTAL		FAMILY		01	01/2018 03/3	31/2019	ENDED	LITTLE CHUTE	E, VILLAGE OF - P14/S01 \$183	30.16
View		ANTHEM BLUE	PREFERRED NE	NO DENTAL	FAMILY		01	01/2016 12/3	31/2017	ENDED	LITTLE CHUTE	E, VILLAGE OF - P14/S01 \$168	89.76



How Does a Medicare Family Some Contract (With Two Health Plans) Look in myETF Benefits?

etf.wi.gov	f					YETF Benef	its Admin Ilment Summary				
myEmployerInfo	myMembers	Health	Life	Disability	WRS Oth	er Benefits	Reports Tes	t Support	Help	Lo	og Off
						Member Se	arch				
				Member ID:		OR Soci a	I Security Numbe	r:			_
					Sear	Name Sea	Clear				-
Member ID:	1001-1001	SSN:	xxx-xx-	Subscriber:	Ellen Example						
	Actu	ual oscriber	Elevated Subscriber	Health Plan		Coverage Leve		Begin Date	End Date	Status	Employer
View	1001	11001	10011001	IYC LOCAL AC WEA	CESS NO DENTAL -	MED FAM SOM	E - MED PLUS	08/01/2019		ACTIVE	DARLINGTON COMM SCHOOL DIST - P12/S01 \$354.18
View	1001	1001	20022002	DEAN HP NO D	DENTAL	MED FAM SOM	E - MED PLUS	08/01/2019		ACTIVE	DARLINGTON COMM SCHOOL DIST - P12/S01 \$659.52
View				QUARTZ-COMI	MUNITY NO DENTAL	MED FAM SOM MED	E - HEALTH PLAN	01/01/2018	07/31/2019	ENDED	DARLINGTON COMM SCHOOL DIST - P12/S01 \$1214.10
View				UNITY COMMU	JNITY NO DENTAL	MED FAM SOM MED	E - HEALTH PLAN	12/01/2016	12/31/2017	ENDED	DARLINGTON COMM SCHOOL DIST - P12/S01 \$1152.78
View				UNITY COMMU	JNITY NO DENTAL	FAMILY		03/01/2016	11/30/2016	ENDED	DARLINGTON COMM SCHOOL DIST - P12/S01 \$1687.70

31

Here is the Actual Subscriber in the Enrollment Covered Individuals Screen

	etf.wi.gov	tf						myETF Be							
myEn	nployerInfo	myMembers	Health	Life	Disability	v	VRS C	ther Benefits	Reports	Test Support	Help	Log Off			
	Elevated I Employe		20022002 DARLINGTON	COMM SCHOOL CESS NO DENTA DENTAL (NC)		\$354.18		SSN: XXX-> SSN: XXX-> lumber: 0596-(e Level: MED f	CX-		Sul Employer Group	oscriber: Ellen Doscriber: Eric E Number: 70596 gin Date: 08/01/2	xample	Previous Employ	er Number: End Date:
Г		Member	ID Name		Age I	Birthdate	Gender	Relations	hip Tax	Dependent	Disabled	Medicare A	Medicare B	Begin Date	End Date
Vie	WHistory	1081-16	65 Ellen	Example	67			SELF	NO		NO	12/01/2016	12/01/2016	08/01/2019	
								Return to	Summary						



Now Let's Look At The Elevated Subscriber in the **Enrollment Covered Individuals Screen**

etf.wi.gov	f				-	YETF Benefi h Insurance Enroll							
myEmployerInfo	myMembers	Health	Life	Disability	WRS Oth	er Benefits R	eports Tes	t Support	Help	Lo	og Off		
						Member Sea	rch						
				Member ID:	Sear		Security Numbe	r:			-		
					oour		oldur						
Member ID:	1001-1001	SSN:	XXX-XX-	Subscriber:	Ellen Example								
		Actual Subscriber	Elevated Subscriber	Health Plan		Coverage Level		Begin Date	End Date	Status	Employer		
View	ľ	10011001	10011001	IYC LOCAL ACC WEA	ESS NO DENTAL -	MED FAM SOME	- MED PLUS	08/01/2019		ACTIVE	DARLINGTON COMI \$354.18	M SCHOOL DIST - P	12/S01
View	1	10011001	20022002	DEAN HP NO DE	ENTAL	MED FAM SOME	- MED PLUS	08/01/2019		ACTIVE	DARLINGTON COMI \$659.52	M SCHOOL DIST - P	12/S01
View				QUARTZ-COMM	UNITY NO DENTAL	MED FAM SOME MED	- HEALTH PLAN	01/01/2018	07/31/2019	ENDED	DARLINGTON COMI \$1214.10	M SCHOOL DIST - P	12/S01
View				UNITY COMMUN	NITY NO DENTAL	MED FAM SOME MED	- HEALTH PLAN	12/01/2016	12/31/2017	ENDED	DARLINGTON COMI \$1152.78	M SCHOOL DIST - P	12/S01
View				UNITY COMMUN	NITY NO DENTAL	FAMILY		03/01/2016	11/30/2016	ENDED	DARLINGTON COMI \$1687.70	M SCHOOL DIST - P	12/S01
Medi	care Family	/ Some Co	ontracts								33	etf	

Here is the Elevated Subscriber in the Enrollment Covered Individuals Screen

Po	tf					-	enefits Adn				
etf.wi.gov	J				Hea	Ith Insurance Enro	ollment Covered	Individuals			
myEmployerInfo	myMembers	Health	Life	Disability	WRS	Other Benefits	Reports	Test Support	Help	Log Off	
Actual	ETE Mombor ID:	10011001					vv		Sub	ooribor: <u>su</u>	

	Actual ETF Wember ID:	10011001			55N:	XXX-XX		Subscriber:	Ellen Example		
E	levated ETF Member ID:	20022002			SSN:	XXX-XX-		Subscriber:	Eric Example		
	Employer Group Name:	DARLINGTON	COMM SCHOOL DIST - P12/S01 \$	\$354.18	Employer Number:	0596-000		Employer Group Number:	70596	Previous Employer Number:	
	Actual Health Plan:	IYC LOCAL AC	CESS NO DENTAL - WEA (N8)		Coverage Level:	MED FAM SOME	- MED PLUS (22)	Begin Date:	08/01/2019	End Date:	
	Elevated Health Plan:	DEAN HP NO D	DENTAL (NC)								





Terminating A Health Contract

Only Employers May Terminate a Health Insurance Contract



Presentation Title – September 16, 2019

What Are The Steps To Terminate a Health Contract?

	J									
etf.wi.gov										
myEmployerInfo	myMembers	Health	Life	Disability	WRS	Other Benefits	Reports	Test Support	Help	Log Off
		Inquiry								
		Member Enrollme	nt			Memb	er Search			
		Premium				Mento	er bearch			
	6	2 Termination of Co	overage							
				Member		OR	Social Security N			
etf.wi.gov	ſ				myETF Ben th Insurance - Ter	efits Admin				
myEmployerInfo	myMembers	Health Life	Disability	WRS	Other Benefits	Reports Test Supp	ort Help	Log Off		
		Employer Nu	mber: 0596000		Emp	oyer Name: DARLINGTO	ON COMM SCHOOL DIS	ST	New EIN	1
	Note: <u>Termination of</u> subscriber is <u>voluni</u> <i>Choice</i> period.	of <u>Employment</u> requires th tarily canceling coverage	hat the employer provic and the employee sha	are of their premium ha	II eligible depender as been deducted d verify dates	ts with a <i>Continuation-Cor</i> ore tax they must have co	nversion Notice (ET-231 [,] mparable coverage to b	1) within 5 days of the q e eligible to voluntarily	ualifying event. In addition, if cancel outside of the <i>It's Yo</i>	a ur
Row Me	ember		nber Begin D Date	Event Date	Received Date	End Date	Reas	on	Coverage Level	Add/Remove Row
1 Ellen Ex	ample	3 OR 1001	6				COVERAGE	~	MED FAM SOME - MED PLUS	0
					7 Submit	Clear				

Both Plans Will Be Terminated

etf.wi.gov	f				He	-	Benefits / e - Termination					
EmployerInfo	myMembers	: Hea	lth Life	Disability	WRS	Other Benefit	s Report	Test Sup	port Help	Log Off		
Suscriber	Туре	SSN	Member ID	Member	Health	Plan Co	verage Level	Begin Date	Event Date	Received Date	End Date	Reason
Actual			10011001	Example, Ellen	IYC LC ACCES DENTAL	SNO S	MED FAM OME - MED PLUS	08/01/2019	08/26/2019	08/26/2019	08/31/2019	CANCEL COVERAGE
Elevate	d		20022002	Example, Eric	DEAN H DENT		MED FAM OME - MED PLUS	08/01/2019	08/26/2019	08/26/2019	08/31/2019	CANCEL COVERAGE
			Please	review the termination of co	verage for eac	8	bove to ensure	accurate reportin	g and press confir	m to process change	es.	





Local Employer Verification of Health Insurance Coverage

Wisconsin Department of Employee Trust Funds PO Box 7931 Madison WI 53707-7931 1-877-533-5020 (toll free) Fax 608-267-4549 etf.wi.gov

When a	See Instructions on Page 2 for assistance. Please print.
Local Paid	Part A: Employer Verification of Health Insurance Coverage
Annuitant's	Health plan:
	Monthly premium: \$ Coverage type: Single Family
Health	
Contract is	Coverage as an <i>active employee</i> ends on? (mm/dd/ccyy)
terminated,	Will premiums be paid by the <i>employer</i> after termination/retirement?: Yes No
	If Yes , employer must complete and submit Section C of this form at least two months prior to the date when the employer contribution for premiums will end
the ET-4814	the employer contribution for premiums will end.
must be	
submitted to	
ETF with	Part C: Transfer Report Local paid annuitant no longer receiving employer contributions.)
	Employee name: SSN/Member ID:
Part C	DOB: (mm/dd/ccyy) Gender: Health plan:
completed	
	Date coverage ends (employer contributions to premiums cease): (mm/dd/ccyy)



REMINDER:

Premium Inquiry Report

How will contracts with two health plans display on the Health Insurance Premium Inquiry Report?

Presentation Title – September 16, 2019



New Coverage Levels For Medicare Family Some Contracts With Two Health Plans

etf.wi.gov		Em	myETF Be				
myEmployerInfo myMembers Health Life	Disability	WRS	Other Benefits	Reports	Test Support	Help	Log Off
New Coverage Levels (12 & 22) for MED FA	Coverage Mo Health F Coverage T Split Contract V	roup: 70596 - onth: Septem Plan: ALL Type: ALL 01 - SIN 02 - FAI 03 - GR 04 - GR 05 - ME 06 - ME 07 - ME	DARLINGTON CC	- SINGLE - FAMILY EALTH PLAN ME	D		



What is the Employee Type Code for Health Contracts With Two Plans?

myETF Benefits Admin Employer Health Insurance Premium Inquiry etf.wi.gov														
Employee Type Codes:	Disability WRS Other Benefits Rep	orts Test Support Help Log	Off											
09 - Local Employer Paid Annuitant contract (with one plan) 25 - Local Employer Paid Annuitant contract (with two plans)														
Show 10 ✓ entries			Search:											
 Prog Opt Surchg Carrier Code Cov Type Type SSN 	Member ID Last Name	Exp Date Adj Adj Adj	Cur Yr Adj Gross Gross Total Premium Surg ≎											
30 P12 S01 NC 22 25	2019-08-01	0 \$0.00 0	\$0.00 \$659.52 \$0.00 \$659.52											
31 P12 S01 NC 22 25 71 P12 S01 N8 22 25 72 P12 S01 N8 22 25	2019-08-01 2019-08-01	0 \$0.00 1 0 \$0.00 0	\$659.52 \$0.00 \$0.00 \$659.52 \$0.00 \$354.18 \$0.00 \$354.18											
71 P12 S01 N8 22 25	2019-08-01	0 \$0.00 1	\$354.18 \$0.00 \$0.00 \$354.18											
7 P12 S01 NC 02 09	2019-01-01	0 \$0.00 0	\$0.00 \$669.80 \$0.00 \$669.80											
28 P12 S01 NC 02 09	2019-02-01	0 \$0.00 0	\$0.00 \$1,643.66 \$0.00 \$1,643.66											

41

Apt	f										
Employer Health Insurance Premium Inquiry eff.wi.gov											
	myMembers	Health	Life	Disability	WRS	Other Benefits	Reports	Test Support	Help	Log Off	





myETF Benefits Admin Employer Health Insurance Premium Inquiry											
etf.wi.gov											
nyEmployerInfo	myMembers	Health	Life	Disability	WRS	Other Benefits	Reports	Test Support	Help	Log Off	



Sh	Show 10 🗸 entries Search:																			
\$	Proo Opt ≎	[]] Surchg ≎	Carrier Code ≎	Cov Type ≎	Empe Type	\$ \$	Member ID ≎	Last Name ≎	First Name ≎	Actual Subs Member ID ≎	Cov Eff Date ≎	Cov Exp Date ≎	Prev Cov Exp Date ≎	٨di	Prev Yr Adj Premium ≎	Cur Yr Adj Months	Cur Yr Adj Premium	Gross Premium	Gross Surg	Total ≎
30	P12	S01	NC	22	25		20022002	EXAMPLE	ERIC		2019-08- 01			0	\$0.00	0	\$0.00	\$659.52	\$0.00	\$659.52
31	P12	S01	NC	22	25		20022002	EXAMPLE	ERIC	10011001	2019-08- 01			0	\$0.00	1	\$659.52	\$0.00	\$0.00	\$659.52
71	P12	S01	N8	22	25		10011001	EXAMPLE	ELLEN	10011001	2019-08- 01			0	\$0.00	0	\$0.00	\$354.18	\$0.00	\$354.18
72	P12	S01	N8	22	25		10011001	EXAMPLE	ELLEN	10011001	2019-08- 01			0	\$0.00	1	\$354.18	\$0.00	\$0.00	\$354.18



Questions?



Toll Free (877) 533-5020

Option 2 For Employer Services



Thank you



