

AlaskaCare Retiree Town Hall

Event Summary

Date Thursday, August 15th, 2019 | 10:00 to 11:00 a.m.

Recording <https://vekeo.com/event/alaskacare-46015/>

Attendance Attendees were encouraged to register in advance to ensure their phone number would be called. All retirees who registered online for the event or whose phone number was on file with DRB were included on the auto-dial call list. Approximately 859 attendees participated in the call and an additional 65 streamed the audio online.

Presenters

<i>State of Alaska, Department of Administration Staff + Contractor</i>	
Emily Ricci	Chief Health Administrator, Division of Retirement and Benefits
Steve Ramos	Vendor Manager, Division of Retirement and Benefits
Andrea Mueca	Health Operations Manager, Division of Retirement and Benefits

Introduction

Emily Ricci provided a brief overview of the Town Hall format, encouraged participants to submit questions on the phone during the event or via e-mail, and reminded participants that sharing personal health information or questions about individual claims cannot be addressed publicly in this forum. Participants can submit questions before or during the event at: drbtownhall@alaska.gov. In today's town hall event, we will answer questions you have about your health plan.

Updates from the Division:

On Aug 7th, the Department of Administration posted a Notice of Intent to Award **Delta Dental of Alaska** the Dental Third-Party Administrator, Benefit Manager services contract for the State of Alaska employee and retiree dental plans.

- These services are currently provided by Delta Dental of Alaska (MODA).
- The new Delta Dental of Alaska contract will take effect January 1st, 2020.
- The contract was competitively bid via a Request for Proposals issued in October 2018.
- The contract is for an initial 5-year term with an additional 5-year optional renewal period.

Reminders:

- **Shingrix Vaccine.** Members have been using their benefit to receive the Shingles Vaccine. A reminder that it is a series, and the next shot is typically due 6 months after the 1st one. We encourage you to contact your medical provider if you think you may need the next shot in the series.
- **Pacific Health Coalition - Health Fair**
To accommodate more members Palmer was added last year, and Soldotna new this year. Registration is full for all cities except Fairbanks.
- The next Townhall Event will be **Thursday, September 19th, 2019 at 10:00 a.m.** Please register online <http://doa.alaska.gov/drb/headlines/2018/08/eqwp-tele-town-hall/>. These meetings are held on the third Thursday of each month.

Summary of Questions and Answers

The following questions were answered during the call. Presenters answered as many questions as possible during the hour, and chose questions that were representative of the topics being asked most often, from a variety of participants from across Alaska and other locations in the U.S.

- 1. Question: *I am concerned about retirees getting information about Long Term Care. The FAQs on the website say there is a portal for finding out about their benefits. The CHCS portal does not provide information about the plan you signed up for or the lifetime cap, only for those ready to start filing for care. It does not hold accessible information. Please figure out a way to make that information available to us and our family.***

Thank you for the feedback. Our current eligibility systems are strained in functionality, and we are starting a project to update our eligibility system. The new system will increase user functionality. We are planning to reissue an RFP for our Long-Term Care services. Every contract we have has a certain term, and next year the term is up. We will put out a competitive bid, and we will include this as a service provided through that process. Members can call the division in the meantime for information.

- 2. Question: *How does marriage, the addition of a spouse, impact the lifetime benefit maximum?***

The addition of a spouse to your benefits should not impact your lifetime maximum. The lifetime maximum is based on a per member basis.

- 3. Question: *We have contacted PayFlex numerous times, and been assured we would receive a welcome packet, and have not received it. How can we resolve this?***

Please send us an email directly at drbtownhall@alaska.gov and we will make sure a staff member works directly with you to get a packet sent out. We have been requesting and requiring improved service from PayFlex, and as a result they have provided us a dedicated team starting in June. Service has improved, but there is still room for more improvement.

We will begin reminding retirees, that if you are eligible for IRMAA, that you should be starting that reimbursement process if you haven't already, including sending us a copy of your IRMAA statement and completing the welcome packet. We are finding some retirees are doing one of the steps, but not both, so we will be sending out reminders and postcards.

- 4. Question: *I have sent my IRMAA in, what is the welcome packet? PayFlex told me not to send in the welcome packet until after AlaskaCare setup the account.***

PayFlex will send the welcome packet after they confirm you are eligible.

I also have questions about what vaccinations are covered under the prescription plan. Is pneumococcal, shingles and flu covered?

Drugs that are not covered by Medicare Part B are not covered by AlaskaCare Retiree plan. When the division implemented EGWP for Medicare eligible members, we adopted vaccines covered by the Medicare prescription drug plan, which includes things like Shingles, when administered at the pharmacy. Vaccines like flu and pneumonia are covered under Medicare Part B. If you are Medicare

Part B eligible, you could receive coverage for them under Part B. If you are not covered by Medicare B AlaskaCare does not cover them.

5. Question: In the literature about OptumRx, it states there is a coverage gap that Medicare calls the donut hole. Does that mean the state picks that up?

Yes, EGWP is picking up the difference to ensure that regardless of where members are with their spend, they are only paying the \$0-4-8 copay. Unlike a typical Medicare part D plan, where members might be required to pay the full cost of the medication in that donut hole, The AlaskaCare plan is covering that to make sure that members copays stay the same. AlaskaCare Retiree members don't need to worry about the donut-hole language.

6. Question: What type of Long-Term Care nursing home requirements for the state to take it over after 90 days. Where do I find the requirements?

This information is included in the Plan Booklet located on our webpage. You can also contact us, and we will be happy to send you a copy.

The process starts by contacting CHCS, they will ask for information on your condition and care needs and proof that you are chronically ill. They will determine through their review of your information if there is a deficit in meeting the activities of daily living. The Bronze is different from the Gold and Silver plan. Your physician will help create a plan of care that will determine the services required.

7. Question: We got our shingle shot yesterday, and it was \$8 each is that correct? Why wasn't it a generic? Can I get an update on the vacation fill process?

Shingles is considered a brand medication, so that amount is correct.

We allow 2 vacation overrides per year. The length of those vacation overrides can be very long, up to 180 days. However, there are restrictions on the type of medications available for vacation overrides. Those restrictions typically apply to controlled substances like opioids. We are working to balance member concerns with the broader concern at the state and national level on the opioid epidemic. We are making sure the plan is exercising appropriate protocols in the prescribing and dispensing of those opioids. Please send us an email so we can work with you on your specific circumstance.

8. Question: Is there printed material for this townhall meeting for me to read?

Yes. We provide a transcription and a recording of the townhall events. You can also sign up for our monthly newsletter and for special announcements. We also have meetings called Retiree Health Plan Advisory meetings. The board meets quarterly, to talk through some of the policy issues facing the retiree health plan. You can also call the division and we can provide other resources to make sure you have the information you need. DRB also has retirement counselors in Anchorage that you can meet with in person.

9. Question: If you have a credit freeze on any of your accounts, you cannot apply for Medicare online. If you are not vested in Social Security, you can't apply online and you will have to pay Part A. The phone call to apply for Medicare took 5 weeks to receive.

We are thinking about doing a joint townhall with an Alaska Medicare representative to provide information to the AlaskaCare members. Regarding Medicare Part A, there are a number of state

employees that do not qualify. For those that don't qualify for Medicare Part A, if you send us a copy of the Social Security letter the AlaskaCare plan will remain in the primary position.

10. Question: Can you clarify if the new shingles shots are covered?

Yes, the new shingles shots are covered under the Medicare Part D vaccinations, which have been extended to all Retiree Health plan members, under an over 65, both Medicare and non-Medicare eligible when administered at the pharmacy. If you start the series, be sure you talk to your pharmacist about completing the series.

11. Question: The \$8 copay is only if the pharmacy administers the shot. In some rural areas, we don't have pharmacies that can administer it.

I will add that one of the large considerations that the RHPAB is considering is expanding preventative services to cover what more modern plans have which is a full suite of preventive services that are identified as being Grade A or Grade B by the US Preventative Task Force.

12. Question: I just received the Health Fair postcard notice, and all the slots were full. Will you have additional time slots?

Unfortunately, we will not be able to add any additional slots to the health fairs. Currently the AlaskaCare plan is using the Pacific Health Coalition health fairs, and have negotiated expanded time slots and participation, but every year our members are very quick to register. We have expanded from 500 slots to 1400 slots in Anchorage, and we have added Soldotna and MatSu. We are working to find a solution for the demand. For those listening in Fairbanks, there are a few slots still open.

13. Question: Vaccines for folks who are not yet 65 and don't have Medicare, does AlaskaCare cover them?

Beginning January 1, the AlaskaCare plan expanded coverage of vaccines to all retirees, regardless of if they are Medicare eligible. You must have them administered at a pharmacy. The Flu and Pneumonia are not covered under AlaskaCare, but are covered under Medicare Part B. Shingles shots are covered under the AlaskaCare plan for all retirees, when administered at a pharmacy.

14. Question: Is preregistration for Townhalls required?

If you register once, you are automatically on the call list, and don't need to register again.

15. Question: How long is IRMAA going to last?

The IRMAA reimbursement will be continued for the foreseeable future. If the question is for how long you can apply for an IRMAA, you can apply up to the end of the first quarter of the following year. If you want to apply for reimbursement for IRMAA expenses for 2019, you can submit an application for reimbursement up until March 31st of 2020. It follows the tax year.

If you were assessed the IRMAA this year it reflected your 2017 taxes. If you were a high wage earner in 2017, you were assessed a Part D IRMAA for 2019. It's a two year look back.

16. Question: I received dose #1 of Shingrix. I'm hoping to get does #2 in September. I am leaving for Arizona in October. If it's not available before I leave, can I get it in Arizona?

Yes, any in-network pharmacy can provide the vaccination at your typical co-pay. If you have a question about in-network pharmacies, you can call OptumRx (855) 409-6999.

17. Question: It's clear that PayFlex is a problem vendor. Is the department going out for a new vendor? I understand that Teladoc is only available to employees and not retirees, why?

Regarding PayFlex, the division has reserved the ability to competitively bid this service. We are also working on streamlining the IRMAA application process. We are focused on trying to make this process easier for our members.

Teladoc is available to AlaskaCare Employee plan members. Teladoc provides telephonic access to a physician for non-emergent conditions for a low or no-copay. We have talked about adding Teladoc to the retiree plan and have put this forward to the RHPAB. We view this as something we would like all members to have access to. We are promoting this as part of package for consideration when modernizing the health plan. Another part of that is SurgeryPlus, a program that provides travel assistance and surgery coordination assistance. If you are interested in learning more about the proposals, they are all posted on-line for your to review. We will be communicating with retirees during future Townhall events about the proposals. They are all posted on the DRB webpage. You can also send ideas for the plan to drbtownhall@alaska.gov and we will forward them to the RHPAB.

Closing Remarks:

- The next Townhall Event will be Thursday, September 19th, 2019 at 10:00 a.m. The Townhall Event will focus on the Dental Plan. Watch your email for an invitation.
- We have a Retiree HPAB meeting that will occur on August 22nd. It will be telephonic from 9:00am to 11:00 am. You can find information on our website.

Poll question: An Explanation of Benefits, or EOB, is provided by Aetna each time you have a service covered under the health plan. We want to hear your feedback on the EOB format. Do you find them easy to understand?

Yes, the EOBs are easy to read.	45%
No, the EOBs are confusing	55%