

AlaskaCare Retiree Town Hall

Event Summary

Date Thursday, April 18th, 2019 | 10:00 to 11:00 a.m.
Location Live teleconference
Recording <https://vekeo.com/event/alaskacare-45142/>
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 703 attendees participated in the call.

Presenters

<i>State of Alaska, Department of Administration Staff + Contractor</i>	
Emily Ricci	Chief Health Policy 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 any questions you have about your health plan.

Updates from the Division:

The Division of Retirement and Benefits uses Third Party Administrators to process claims in the AlaskaCare health plans. Right now, Aetna is the Medical/Vision/Audio claims administrator, and Moda processes Dental claims. Periodically, these services are competitively bid. Right now, the Division is working through the proposal evaluation process, and anticipates awarding a contract this summer. We will be sure to share the news when we award a contract to the successful bidders.

DVA

We wanted to let you know that the Superior Court ruled in favor of the Retired Public Employees of Alaska yesterday in a case involving the Dental, Vision, and Audio benefits.

The Division's primary focus is to protect, preserve, and to sustain retiree dental benefits and to ensure the plan remains affordable to members. The Division is currently evaluating the ruling and its options for how best to achieve this.

Sad News

Finally, we have some sad news to share today. Last month, our Chief Health Official, Michele Michaud, passed away unexpectedly. Many of you have heard her speak in prior townhall sessions. We miss her greatly, and appreciate her hard work and the dedication, care, and compassion she brought to the team.

Aetna Error: some members erroneously received a letter regarding a 'new home delivery pharmacy'. This letter was sent by Aetna in error and can be disregarded.

The next RHPAB full board meeting will be on May 8th. The next RHPAB Modernization subcommittee meeting will be on April 23.

The next Tele Town Hall will be **Thursday, May 16th, 2019 at 10:00 a.m.** Please register online by Wednesday, April 17! <http://doa.alaska.gov/drb/headlines/2018/08/eqwp-tele-town-hall/>

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. IRMAA reimbursement from PayFlex. I have only received one check from them. I have tried to call 3 times, with long wait times, so can't reach them to ask for a status.

Thank you, we have heard that getting responses from PayFlex is difficult. We have asked that they provide a dedicated staff for SOA, including for IRMAA, in order to improve service. We are hoping this will alleviate these concerns. We are also working to simplify the claim form and address some welcome packets that were not received.

2. I have a dependent in college under the age of 26, is she is not enrolled at some point in college, will she still be eligible for health care under my plan.

The eligibility requirements are outlined in state statute, we are following statute. Children between 19-26 need to be enrolled in a full-time accredited school. There is an Aetna form to verify eligibility, that needs to be completed annually.

3. Copays that need to be submitted to Aetna for pharmacy claims, is it too late?

No, it is not too late if they were claims incurred before December 31, 2018. Members have 12 months to submit claims, once they have been incurred.

4. For those of us with numerous medical issues, and a doctor signs that we need to be out of state for medical issue, is there a single COLA form we can use?

We don't have any pension members on the call. We want to make sure we get you the correct information, so please send this question to drbtownhall@alaska.gov and we will forward it to the pension team who will make sure to send the correct information and forms.

5. I received a call from OptumRx to review meds for Medication Management. I found it very intrusive. Why did they call me?

Members that are over 65 and eligible for Medicare are part of what the centers for Medicaid and Medicare services call the medication therapy management program (MTM). You should be able to opt out. We certainly appreciate the feedback and want to assure you that your personal records and health information are not being shared outside of those vendors that have authority to do so because they are processing claims.

6. PayFlex – can we wait to submit claims for the problems to be worked out and then get a cumulative check later on?

If you submit your form now, you will be reimbursed for January, February, March and April. Going forward you will receive monthly checks, either paper or electronic. I encourage all of you who have not yet turned in your IRMMA information or claims forms to PayFlex to start that process.

7. We just received a letter that the preferred hospital has changed to Alaska Regional hospital. We have been using Providence for several years. Does it make a difference, do I need to find new medical professionals in order to get the best coverage?

The Alaska Regional Hospital has been the preferred hospital for both the employee and retiree health plans since 2009. One big difference is in the retiree plan, Providence Hospital is in-network. We are not anticipating any changes to procedures or coverage for services provided by Providence. For employee plan members, Providence is out-of-network. There are no changes in the Retiree Plan for Providence Hospital or Alaska Regional Hospital.

8. Pharmacy claims to Aetna, do you have a year or two years to file them?

You have one year to file medical or pharmacy health claims.

9. How much does Aetna pay after Medicare pay?

Once you become Medicare eligible, Medicare becomes primary and Aetna becomes secondary. There will be a Medicare and an AlaskaCare deductible each year. Typically, when Medicare pays as primary, they will pay 80% and AlaskaCare will pay the remaining 20% of the allowable. If you receive care from someone that charges more than the allowable, Medicare will limit how much they can charge, and you might have some out of pocket expense. If you decide to use a Medicare Opt-Out provider, this is a private contract with them, and neither Medicare or AlaskaCare benefits apply, and you may be balance billed.

10. When we switched to OptumRx we had to pay a Medicare surcharges, is it reimbursable?

Yes. You will receive a letter that has the surcharge amount on it. Send that letter to doa.drb.irmaa@alaska.gov and once DRB receives it, we will reach out to PayFlex to send you a form to fill out. The form setups a monthly reimbursement for you.

11. Will you be covering the new Shingles shot?

Yes, the shingles shot is covered under the pharmacy benefit. If you receive the shingles vaccine from a pharmacist, it will be covered. It was part of the some of the additions that were made when we transitioned to OptumRx in 2019 and implemented EGWP. Shingles vaccines are now covered for all retiree members both under 65 and over 65.

12. I have been retired for several years, and on Medicare, and want to go back to state employment. How will this affect my retiree health benefits?

You will not lose your Retiree Health Insurance. If you are eligible to receive coverage under an employee plan, it will become primary to both Medicare and the Retiree plan, in most circumstances. Please make an appt with one of the DRB counselors, and they can help you evaluate your benefits. You can call them at 800-821-2251.

13. Most of medication were covered for vacation override except Oxycodone. Why?

Most people are aware there is an Opioid crisis in the US, the US centers for disease control and the center for Medicare/Medicaid services has outlined recommendations on prescribing patterns as well as health plan policies for how to cover Opioids. We have some information on this topic on the webpage and would encourage you to reach out to us directly if you have specific questions at drbtownhall@alaska.gov.

14. If you travel out of country are you covered by Medicare? What about by Aetna?

Medicare does not provide coverage when you are out of county, but your AlaskaCare DB Retiree plan does provide coverage. AlaskaCare benefits are good worldwide. You usually must pay for the care upfront, and then receive reimbursement from Aetna. It is still an 80% benefit, and you would pay 20%.

15. Is there a list of all the drugs that are allowed?

Yes, there is a list of all of the drugs on the open formulary located on the AlaskaCare website: www.alaskacare.gov

16. Self-Funding of the vision plan. I am having a hard time being reimbursed for new lens and frames. I spoke to an Aetna concierge.

Our apologies for the frustrating experience. All the plans are self-funded, which means the trustees is the entity that is responsible for paying claims. It doesn't mean everything gets paid, but that they are responsible for payments. Please send us the details of your situation and we will review it and help work it through the reimbursement process.

17. I filed claims for my husband for LTC, and it took months. Why was it so complicated?

We will look into if there can be a CHCS email address to help simplify this. We used to have an LTC liaison, that would assist people with questions. We are talking about creating a similar position that could help with complex cases, such as LTC.

18. I am getting ready to file a benefit claim form, on page one it has a TX address, but further down it has a KY address.

Please look at the back of your medical ID card and use that address. We will review the forms to make sure it has the correct address.

19. My husband has a prescription that Aetna has been paying for, but OptumRx is refusing to pay for it.

Please send us an email with the specifics of this issue so we can assist you.

20. My husband and I both have Medicare and AlaskaCare. How does our deductible work? And how much is our deductible,

When you retire and become Medicare eligible, Medicare becomes the primary plan. Medicare is the primary plan and AlaskaCare will pay secondary, and the spouses AlaskaCare will be tertiary. For AlaskaCare the deductible is \$150 per member and per dependent up to \$750 per family.

21. How can we deal with DRB without using computers? Technology is hard to deal with.

You can call the division at 800-821-2251. You can call Aetna at 855-784-8646. You can call OptumRx at 855-409-6999. You can also have hard copies of forms or booklets mailed to you.

22. I am almost eligible for Medicare, and a retired state employee, and covered by Tricare. How will this work?

Tricare will always be the payer of last resort. Medicare will become Primary, AlaskaCare will be secondary, Tricare will be tertiary.

23. I received a robot call from 'your pharmacy care' that asked for my birthdate. Are these coming from OptumRx?

OptumRx asks for this to determine that the person who answered the call is the correct person. You can reach OptumRx for questions at 855-409-6999.

24. If you retire, and take a part time job, will you lose your benefits until you retire again?

There isn't a blanket answer, since each case is unique. Please speak with a benefit counselor that can help with your situation. You can reach them at 800-821-2251.

Poll Question: **when looking for a health care provider, would you find value in a live help line staffed by people who could assist you in evaluating your choices and give you more info on your care options?**

Yes: 146 – 78%

No: 41 – 22 %