

**Proposed Updates to the
AlaskaCare Defined Benefit Retiree Health Plan
Public Comments**



The Department of Administration, Division of Retirement and Benefits, is working with the Retiree Health Plan Advisory Board (RHPAB) to review the following proposed updates to the AlaskaCare Defined Benefit (DB) Retiree Health Plan.

- Update to the Lifetime Benefit Maximum
- Addition of Supplemental Non-Emergent Surgery and Travel Benefits
- Addition of Virtual Physical Therapy and Musculoskeletal Care

The public comment period opened on May 12, 2023 and closed on June 16, 2023.

Summary of Public Comments Received

Description	In Favor	Opposed
Update to the Lifetime Benefit Maximum - \$8m	13%	0%
Update to the Lifetime Benefit Maximum - remove	87%	0%
Addition of Supplemental Non-Emergent Surgery and Travel Benefits	95%	5%
Addition of Virtual Physical Therapy and Musculoskeletal Care	93%	7%

Summary of Other Comments

- Coverage for acupuncture
- Ability to pay providers/facilities in foreign countries
- Coverage for rolting
- Expand LTC benefits to include family member caregivers
- Medicare Advantage and Silver Sneakers

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From: fbufs fbufs

Sent: Friday, June 16, 2023 11:20 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Public Comment on proposed changes

Thank you for the opportunity to review and respond to the proposed changes to the Alaska Retiree Health Plan. My husband and I are members of TRS (Tier 1) and are covered by Medicare. We support elimination of the Maximum Lifetime Benefit, the addition to the Travel Benefit when there is no service available within a hundred miles, and the addition of virtual therapy options.

We appreciate the efforts of the Retiree Health Advisory Board and the Division of Retirement & Benefits.

Bruce & Frederica Buffmire

From: linda pitts

Sent: Friday, June 16, 2023 6:02 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject:

Thank you for allowing retirees to comment on the possible changes to our health plan. I am very appreciative of receiving such excellent care under our current plan; however, with the innovative medical advances, treatments and technology; I think we will be better served with no plan limit. I believe that lives will be improved and life spans will increase and with that will come more need, possibilities and higher costs to the members. I think our members will see themselves maximizing that \$2 million limit in the next few years and without this adjustment many will have to pay out of pocket or simply do without good medical care.

Thank you,
Linda Pitts

From: Tom Benjamin

Sent: Friday, June 16, 2023 5:58 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on proposed changes

All three proposed changes appear to be a benefit to plan participants. The removal of lifetime cap, according to June 15 Town Hall, will affect very few but for them could be an incredible benefit, while not creasing plan cost catastrophically. The other two benefits appear to be a benefit to both plan and to participants. I feel all three changes as proposed would be good for the plan participants.

Thomas Benjamin
Plan Participant

From: M Custer

Sent: Thursday, June 15, 2023 10:37 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan

Dear State of Alaska Retirement and Benefits:

This is to comment regarding proposed updates to the AlaskaCare Defined Benefit Retiree Health Plan.

Lifetime Benefit Maximum- I agree with completely removing the lifetime maximum limit.

Supplemental Non-Emergent Surgery and Travel Benefits- I do not support. While there were cost savings with younger active employees, retirees are an aged population and a retiree with complex health needs may encounter complications. Alaska providers may not accept the new patient with complications, since they did not perform the surgery. There are very long waiting times to even get an appointment at some clinics if you are an older person- if the provider even accepts Medicare. The retiree's health could deteriorate waiting several weeks to get an appointment with an Alaska provider. It could be a strain for a retiree with complications to travel back to see the surgeon. Are additional trips even covered?

Many of the surgeries covered under the proposal are orthopedic. Rehab for most will require physical therapy. I am aware that some P.T. clinics will not accept new patients if not referred by one of their providers, especially if they are on Medicare. It may be difficult for the retiree to receive physical therapy, which could lead to not achieving their best recovery.

I know of an instance of an Alaskan having surgery in Seattle, and developing a blood clot that traveled to their lung (pulmonary emboli) on their flight back to Alaska. So, there are a number of risks if this proposal were adopted.

Virtual Physical Therapy and Musculoskeletal Care- I do not support. If a person needs P.T., the therapist usually needs to touch them. I'm not sure how effective a virtual appointment would be. This might be like getting a massage through Zoom. I don't think the retiree will achieve their best result, which could affect their mobility and independence for the rest of their lives.

Thank you for your continued efforts to meet retiree health needs.

Respectfully,
Marcy Custer

From: Jeannie Johnson

Sent: Thursday, June 15, 2023 7:32 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on proposed changes

I know my comments are past the deadline.

I don't think my comments are earth shattering. I just want to add weight to what I believe will be the choice anyway.

I do appreciate the work and consideration taken to bring the plan close to present day realities.

I favor all 3 proposals.

For the first proposal I support removing the lifetime benefit. It appears there is very little difference in the bottom-line cost.

Thank you again,
~Jeannie Johnson

From: Rich Sewell

Sent: Thursday, June 15, 2023 4:45 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Notice Of Proposed Updates, AlaskaCare Defined Benefit Retiree Health Plan, 5-12-23

Good afternoon,

I am writing to comment on the three proposed changes to the AlaskaCare Defined Benefit Retiree Health Plan. I am currently a Trustee on the Alaska State Employees Health and Benefits Trust, and while I continue to work for a PERS employer, I am a Tier 1 member of the PERS system and look forward to my eventual retirement.

As a current Trustee of the ASEA HBT, I have seen the savings to the ASEA HBT Health Plan due to Non-Emergent Surgery and Travel Benefits in our plan. Similarly, I have seen the benefits and cost savings realized from the Virtual Physical Therapy and Musculoskeletal Care program in the ASEA HBT. Additionally, I believe removal of the lifetime cap of \$2 million would bring the AlaskaCare Defined Benefit Retiree Health Plan in line with insurance industry guidelines. I think all three would be great enhancements to the Plan.

I think the three proposals would be good improvements to the AlaskaCare DB Retiree Health Plan. I encourage adoption of the three proposals, and in particular urge you to remove the cap on the lifetime maximum benefits.

Regards
Richard Sewell

From: Bill

Sent: Thursday, June 15, 2023 3:42 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Pubic Comment ending 16 June 2023 @ 4:30 pm Proposal #1 Change in Lifetime Benefits.

A. I am in favor of increasing the benefit limit to \$8,000,000.00

Proposal #2 Travel

A. I am in favor of the proposed changes

Proposal #3 Physical Therapy and Virtual MSK

A. I am in favor of leaving this benefit as is.

Bill E Newberry

From: Betty Bonner

Sent: Thursday, June 15, 2023 2:51 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on Proposed Changes to Retiree Plan Defined Benefits

RE: Lifetime Limit on Health Care Coverage

I am in favor of removing the lifetime limit to bring coverage more in line with most other health care plans as well as the Affordable Health Care Act. This would also eliminate the potentially devastating financial hardship on members dealing with conditions requiring long term treatment.

RE: Optimal Non Emergent Surgery and Travel Benefit

I am in favor of this benefit as an Addition To (not in lieu of) the current benefit coverage.

RE: Virtual Physical Therapy and MSK Care

I am in favor as long as it s a supplement to in-person physical therapy. I would like to see it being something that can be used in tandem to in-person physical therapy where appropriate.

Betty J. Bonner

From: Susan Miller

Sent: Thursday, June 15, 2023 2:26 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Proposed changes

For the Proposed Virtual Physical Therapy Program, I strongly support this for retirees. A large part of aging well and being able to remain in your own home, versus a care facility, is the ability to be mobile, active, and strong. Having more options for maintaining health and improving health via PT or musculoskeletal work is vital. Some retirees are already at the point where their lack of mobility impacts their ability to physically go for therapy.

I know current employees have access to the Hinge Health program; I think it's even more important that retirees have this same option.

For the Supplemental Travel option, I wasn't sure if there would be a cost to employees. It seemed that there wouldn't be, based on what I read, but I suggest making that very clear in the proposal. I support this option for those who want more options than what is often available locally in Alaska.

I attend almost all of the Townhall Meetings. The meeting on June 15 discussed these proposals in depth. I would suggest having this type of in depth discussion sooner than the day before the deadline for comment. While there have been previous meetings that mentioned the proposals, I don't recall this kind of in-depth info being provided.

Thank you.
Susan Miller

From: Michelle Hotchkiss

Sent: Thursday, June 15, 2023 2:21 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan

I am a SOA Retiree. I encourage the board to approve of all 3 of the current proposed updates to the AlaskaCare Defined Benefit Retiree Health Plan.

- Update to the Lifetime Benefit Maximum
- Addition of Supplemental Non-Emergent Surgery and Travel Benefits
- Addition of Virtual Physical Therapy and Musculoskeletal Care

Thank you,
Michelle Hotchkiss

From: johnpr

Sent: Thursday, June 15, 2023 1:23 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed changes to the Retiree Medical Plan

Good afternoon,

As a State of Alaska retiree I am grateful for the health insurance plan and use it regularly. I have sometimes needed services which were not available in Juneau – on one occasion, after visiting a local provider, I found myself on a plane to Seattle the next day. I would like to put in a word of support for the proposal to beef up the travel benefits offered by the plan. While we'd like to keep providers in the state, and are willing to pay more for services than we would if we were located in the Lower 48, it seems to me that if the cost of the airfare plus the required medical service delivered in Seattle (say) is less than the cost of the service provided here, then the plan should always be willing to pay for the cheaper option. In fact, it seems like a fiduciary requirement to me.

Regards,

johnpr
(John Roxburgh)

PS: People are always asking about Silver Slippers, and the response is always that, "This is a feature of Medicare Advantage plans," and we don't have one so it can't be offered. I'm opposed to Medicare Advantage as it seems to be an attempt to privatize Medicare and, ultimately, destroy it, so I hope you are not thinking of going down that path. On the other hand, I may be wrong, but I doubt there is any provision in Federal law that would prevent AlaskaCare from making a deal with the Alaska Club for a discount on membership, or a special deal on midweek day passes, or whatever. Why not just go ask them?

From: Barbara Hale

Sent: Thursday, June 15, 2023 12:42 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Cc: donald_hale

Subject: Comments to 2023 Notice of Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan

In response to The Department of Administration, Division of Retirement and Benefits, working with the Alaska Retiree Health Plan Advisory Board (RHPAB) to review the following proposed updates to the AlaskaCare Defined Benefit Retiree Health Plan, please find our (Barbara and Don Hale, SoA Retirees) bolded response to each of the following proposals:

- Update to the Lifetime Benefit Maximum
Recommended Action: Given the 2014 passage of the PPACA removed the lifetime maximum benefit on most insurance plans and to come into current practice with other insurance plans to eliminate disparate treatment to our relatively small number of retirees who face reaching the lifetime maximum; given the AAL increase is less than one-half of one percent and the financial impact appears to be minimal; we would like to see the retiree plan come into compliance with the PPACA.
- Addition of Supplemental Non-Emergent Surgery and Travel Benefits
Recommended Action: Given this is an "optional" service and both the short- and long-term AAL and financial impacts appear to be favorable, we see no reason not to add this "optional" surgery and travel benefit to provide additional provider choice.
- Addition of Virtual Physical Therapy and Musculoskeletal Care
Recommended Action: While our feeling is that this virtual service may not receive the utilization that is hoped for, similar to the Teledoc service that was recently removed, it would offer limited PT services to individuals in rural locations with no PT providers as well as those retirees who would prefer to do PT via telephone or televideo. The AAL and financial impacts projected would seem to have a broad range dependent on the number of retirees who reach Medicare age and usage. Our preference for adding this contracted PT service provision to the retiree plan ranges from "do not add" to indifferent dependent on whether there is truly a need. The number of active service employees utilizing the plan since inception appears to be small and our guess is the same would be true for the retiree plan. Moderate administrative costs to the State are also a consideration. We are interested in having the RHPAB provide a proposal associated with Medicare Advantage, which would include the Silver Sneakers program and may provide a proactive preventative approach to retiree health lifestyle rather than a reactive additional contracted virtual PT service.

Best Regards,

Barbara Hale

From: Jim Conner

Sent: Thursday, June 15, 2023 11:56 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Lifetime maximum.

I support raising the lifetime maximum. Thank you for helping to make this plan even better!

Sincerely,

James E. Conner, retiree.

From: lpbiz

Sent: Thursday, June 15, 2023 11:29 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: comments on proposed plans

Thanks for the opportunity to comment on the 3 proposals.

Lifetime Maximum

I prefer removal of the lifetime maximum. I see little difference in cost between removing the lifetime maximum and raising the maximum to 8 million dollars. This could help those rare individuals who need the extra coverage.

Supplemental Non-Emergency Surgery and Travel Benefits

I like this proposal. 1) that this would be optional. 2) it would be very helpful to have assistance with setting up transportation, lodging, etc associated with non-emergent surgery. 3) that it may save money for the members AND for the program

Virtual Physical Therapy and Musculoskeletal Care Program

I do not understand how this will work for members covered by Medicare. In general, it is good for members to have additional optional methods for delivering care.

From: Jeanne Young

Sent: Thursday, June 15, 2023 11:06 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comment for proposed changes

Approve changes. I think the maximum should go up to unlimited, in-line with other plans

John/Jeanne Young

From: Cecelia Curtis

Sent: Thursday, June 15, 2023 11:01 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Changes-improvements proposed to retiree health insurance

I am strongly in favor of all three proposed changes to the Alaskacare retiree health plan. Two million dollars as a lifetime benefit cap was likely adequate when the plan started but no longer. Please approve elimination of the cap entirely, providing unlimited coverage vs increasing it to \$8 million (even that increase is better than nothing).

Please also approve supplemental non-emergent surgery and travel benefits. Those of us who live in rural Alaska are well aware of how taxing and expensive it can be to receive appropriate medical care near home.

Adding Virtual Physical Therapy (etc.) benefits will be tremendously helpful for retirees in rural areas as well. The Board has done a great job selecting and considering potential improvements to our health insurance coverage.

Thank you,
Cecelia G. Curtis
Retiree from ADF&G

From: Mary Kluis

Sent: Thursday, June 15, 2023 10:59 AM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Proposed changes

There are 3 proposed changes to our retiree benefits. I would like to let you know that I agree that we should remove the lifetime maximum limit for medical costs. I also agree that the Supplemental Non-Emergency Surgery and Travel Benefits would be beneficial to lots of retirees. Last, I think the Virtual Physical Therapy and Musculoskeletal Care Program is a genius way to provide care to retirees who travel a lot or are physically unable to attend physical therapy in person.

Thanks.
Mary

From: Joan

Sent: Thursday, June 15, 2023 10:51 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: proposed changes

Hello: I listened today to your monthly call. Very informative. Thank you. I support the changes proposed to the plan. For those few people reaching the lifetime limit that are under 65, the consequences are dire! Health care costs have increased. We should join most plans that do not have a

lifetime limit. Concerning the new physical therapy that would even be available for preventative and chronic issues--YES!! I think I might indeed use this. I see this as preventing future problems and improving quality of life for retirees. I think the option of using a list of vetted providers for non-emergency surgery, with extra benefits, sounds excellent. I always still want the option of using someone not on the list, but an expert by my research, with regular, non-enhanced benefits.

Thank you for considering my views.

Sincerely,
Joan Clover

From: CHRIS SAWYER
Sent: Thursday, June 15, 2023 10:50 AM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: comments on new virtual PT
Good morning,

I am submitting a comment for the virtual physical therapy that AlaskaCare is considering.

[Redacted]

I like the virtual PT. It will be good to have that option.

Thank you
Chris Sawyer

From: John Lancaster
Sent: Thursday, June 15, 2023 10:41 AM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Proposed changes to health plans

I think the proposed changes are appropriate & very useful for us as retirees. Thank you for working hard to keep us current and healthy.

.....John O Lancaster

From: Don Carolyn Gray
Sent: Tuesday, June 13, 2023 4:24 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Cc: Don-cell- Gray
Subject: Supplemental Non-Emergency Surgery and Travel Benefits

Hi,

Just wondered if one of the unintended results of going out of state will be that current local providers will leave the state?

Is "incidental" going to include housing while out of state?

Thanks,
Malie Carolyn Gray

From: Margaret MacKinnon
Sent: Tuesday, June 13, 2023 3:53 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: public comment on proposed updates to Retiree Health Plan

Hello,

I am in favor of all the proposed changes to the Alaska Retiree Health Plan. In particular, I would support the removal of a lifetime benefit maximum. It seems that the maximum has been raised several times to keep up with the costs, but in the meantime some people may have difficulty receiving coverage if the maximum has not been increased at the appropriate time.

Sincerely,
Margaret MacKinnon
Happily Retired!

From: Cynthia Petrovich
Sent: Monday, June 12, 2023 7:19 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Eliminate lifetime maximum

Please eliminate the lifetime maximum as it is something that people, especially those who are very ill, should not have to worry about.

Cindy Petrovich

From: Molly Sherman
Sent: Monday, June 12, 2023 4:40 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Proposed updates AlaskaCare DB Retiree HPlan June 2023

Good Day,

As a lifelong Alaskan and TRS retiree, I am writing to express my agreement with the three upcoming proposed treatment changes:

- Update to Lifetime benefit maximum
- Addition of supplemental non-emergent surgery and travel
- Addition of Virtual Physical Therapy and Musculoskeletal Care

Your attention to these issues and progressive outlook demonstrates intelligent and respectful action toward all of us who have had the honor to serve Alaska as teachers and public servants.

Many thanks for your hard work in often thankless and under appreciated efforts.

Most sincerely,
Molly Sherman

From: maryellen tuttell
Sent: Monday, June 12, 2023 4:03 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: proposed updates to the AlaskaCare Defined Benefit (DB) Retiree Health Plan.

I support the proposed updates to the AlaskaCare Defined Benefit (DB) Retiree Health Plan.

Maryellen Tuttell

From: Dorne Hawxhurst

From: Dorne Hawxhurst
To: Division of Retirement and Benefits
Via email to: doa.drb.alaskacare.retiree.plan@alaska.gov
And to: RHPAB (thank you for your service)
Via email to: alaskarhpab@alaska.gov
Date: June 12, 2023
Subject: Comments on Two of the Proposed AlaskaCare Retiree Plan Changes

Supplemental Non-Emergency Surgery and Travel Benefits

1. This Surgery Plus (vendor) proposal represents hard network steerage for surgery and related inpatient services in exchange for minimally enhanced travel benefits.
2. Will the vendor assume the burden of precertification for travel, surgery, and hospitalization?
3. Approximately 200 AlaskaCare retiree plan members age 65 and older are ineligible for premium-free Medicare Part A because they didn't earn enough Social Security work credits to qualify. The members in this "special population" are told by DRB not to enroll if they are ineligible for premium-free Medicare Part A and that the AlaskaCare Retiree Plan will continue to pay as their primary plan. However, these members are then denied access to providers of inpatient services in Aetna's and Medicare's respective networks, and subjected instead to the "recognized charge" and balance billing.

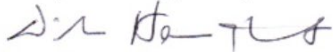
In its *Supplemental Non-Emergency Surgery and Travel Benefits* proposal, DRB offers different benefits for "Medicare-Eligible Members" and "Non-Medicare-Eligible Members." Please define what is meant by "Medicare-Eligible Members." More specifically, does "Medicare-Eligible Member" include members who are only Medicare "age-eligible" but not in fact eligible for premium-free Medicare Part A? If yes, will the members in the "special population" described above have network access and network benefits when they see network providers in the *Supplemental Non-Emergency Surgery* program, or will they be denied network access in this program too?

Increased Life-Time Maximum

I support removing the lifetime maximum limit altogether. The actuarial and other financial impacts are more than offset by savings from other recent benefit diminishment.

(Note: DRB's summaries of R001 and R008 both say, "This change could decrease the AAL by 0.16%, representing a decrease of \$14.4 million." Please clarify.)

Thank you for the opportunity to comment,


Dorne Hawxhurst

From: Pat Pourchot

Sent: Saturday, June 10, 2023 2:30 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on AKCare Defined Benefit Retiree Health Plan Amendments

I am a retired, Tier I, state employee, Medicare eligible. My spouse is not Medicare eligible and is covered through Aetna through my Retiree Benefit Plan.

[REDACTED]

I strongly support the changes being proposed, particularly the increase of lifetime benefits to \$8 million, or the removal of the cap altogether, and the enhanced travel benefits for seeking treatment outside Alaska.

[REDACTED]
[REDACTED]
[REDACTED] exceeding the cap could be financially devastating. From the analysis there appears to be a nationwide trend, including the ACA, to remove lifetime caps. There also appears to be relatively few people reaching the cap, and either option appears to have minimal additional costs to the program. The current cap certainly does not reflect the inflationary costs of medical care. While I think removal of the cap would be simpler, in line with national trends, and cost little more, the \$8 million option would address the potential problems with the current cap.

I have had the experience of going Outside to seek [REDACTED] Although I might have been able to receive the treatment in Alaska, the costs and availability were serious considerations. I think the use of SurgeryPlus and the enhancement of travel benefits would not only address retiree needs but save the Plan money. We also had critical need [REDACTED]
[REDACTED] This would be extremely beneficial and in keeping with the extraordinary care required in catastrophic medical situations.

Pat Pourchot

From: Deirdre Cheek

Sent: Wednesday, May 31, 2023 10:15 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed changes to Retiree Health Care Plan

I support Option 2- Lifetime Maximum Removed from health care plan.

Thank you,
Deirdre Cheek
Kenai Alaska

From: Claire Rudolf Murphy

Sent: Wednesday, May 31, 2023 8:00 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Member feedback to proposed changes

Lifetime Maximum: My husband Robert P Murphy and I fully support the proposed change to 8 million - very important sure to rising health costs, especially as related to serious illness like cancer.

Supplemental Non-Emergency Surgery and Travel Benefits: "This proposal would result in enhancements to the plan that are favorable for members and promote efficient utilization of services but would not result in a change to how a member's cost share for medical services is calculated." WE WHOLLY SUPPORT THESE CHANGES AND CONGRATULATE PROGRAM MANAGERS FOR WORKING

Proposed change for video MSK appointments is an excellent idea, especially for younger members who can be coached on exercises to complete at home. We fully support such a change.
Thank you for asking for our feedback.
Claire and Robert P Murphy

From: Lori Campbell

Sent: Tuesday, May 30, 2023 5:31 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on Proposed Increased in Lifetime Benefit Maximum

Thank you for the opportunity to comment.

My name is Laura Campbell. I worked for SOA HSS from 1986 through 2017. I [REDACTED] and I will not qualify for Medicare for another 10 years unless they push the age out to 67 then of course it will be 12 years until I qualify. My point being that I am forced to be very conservative in my healthcare usage because I will have needed for it to last nearly 20 years from my retirement date. I do worry about it lasting long enough if I incur a single catastrophic event or receive a life-altering diagnosis while still having many years ahead until I hit Medicare age.

When considering whether to change the lifetime benefit to \$8 million or to remove the benefit cap altogether, I feel that there are a number of reasons that it could make sense to remove the cap. The first being the administrative burden of having to readdress this at a future point when this program isn't going to be available to state employees after eligible Tier III retirees are done utilizing the program. Also, most folks will never come close to utilizing \$8 million in healthcare coverage because they won't have a catastrophic event or illness in the few short years between retirement and Medicare, and some of those will have dual coverage as well, even further reducing the potential that they would come anywhere near an \$8 million in healthcare costs.

In my opinion, having a cap doesn't make a lot of sense. Not having a cap would help the very small number of people who may need that safety net and would allow for the peace of mind of not having to worry about running out of healthcare before hitting Medicare age, especially for those like me who were fortunate enough to retire very young.

Thanks for listening.

Laura Campbell

From: Debbie B

Sent: Wednesday, May 24, 2023 12:26 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: My Comments on Lifetime Benefit Maximum proposed changes to the AlaskaCare Defined Benefit (DB) Retiree Health Plan

The removal of the lifetime benefit maximum would give me a longer life expectancy and a better quality of life..

[REDACTED]

[REDACTED]

When I qualify for medicare if it doesn't provide the same medical coverage as AkCare does now or there is still a Lifetime Maximum amount, even \$8 million, in place I will not be able to continue medical treatment after a couple more years.

If I understand correctly, the other plan, the Defined Contribution Retiree Health Plan, eliminated the lifetime benefit maximum back in 2015 and it didn't impact the solvency of the Contribution plan.

I never thought that the lifetime benefit maximum would have an impact on my life but it is a pivotal point to my future.now.

Please choose option 2 by removing the lifetime maximum.

Debbie Boyce

From: Nancy E. Winford

Sent: Saturday, May 20, 2023 1:38 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Re: Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan: Please Share Your Thoughts!

To whom it may concern,

I'm writing to share comments (i.e., due before 6/16 as stated below in email dated 5/12/23) regarding the proposed changes for the addition to Supplemental Non-Emergency Surgery and Travel Benefits.

I'm supportive of an increase in benefits related to this type of care [REDACTED]

[REDACTED] I was glad airfare coverage was provided, I would've appreciated additional coverage for hotel and rental car. In addition, [REDACTED]

[REDACTED]

Regarding the access to a "narrow, high quality network of providers" I am supportive of this as long as choice is maintained for plan participants and provides coverage for providers outside of this network.

In regards to the changes proposed to Lifetime maximum benefit and access to virtual physical therapy - these seem like worthwhile changes to the plan.

Thanks to the advisory board and others for their work on our health benefit plan.

Nancy E. Winford

From: Robert Schell

Sent: Friday, May 19, 2023 8:46 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: 3 proposal addition/changes to ins

My wife and I, PERS and TRS respectfully, have read through the proposals and also listened to the explanation during the monthly health call in program. From our perspective, they seem like win/win additions as long as they remain cost effective. The lifetime on he ceiling is the option we prefer.

From: Sandra

Sent: Thursday, May 18, 2023 11:15 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: New proposals for retire health plan

Thank you...I support all three proposals that are additions to the retiree plan.

- 1). The virtual pt supports those who don't live in an area with pt support or are unable to easily access this health care option.
- 2). Allowing retirees to look at options for care / surgery in other areas that is lower cost and high quantity could cut costs for everyone concerned. With the added benefit of providing good quality care when none is available in their area.
- 3). Raising the dollar amount on health care per lifetime will give many of us peace of mind. Hopefully it will not be needed but just knowing it is there is comforting.

Hopefully I will see this pass and go into effect by next year. Thank you for all your hard work.

Sandra Crump

From: pattie adler

Sent: Wednesday, May 17, 2023 8:48 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: lifetime benefit

hello,

please increase the maximum lifetime benefit to having no maximum amount.

thank you,

patricie adler

From: Debbie B

Sent: Wednesday, May 17, 2023 5:16 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Lifetime Benefit Maximum proposed updates to the AlaskaCare Defined Benefit (DB) Retiree Health Plan.

It was my understanding that the Affordable Care Act removed the lifetime benefit maximum clause from all medical insurance plans. So why is there a proposed update to increase the lifetime limit for Defined Benefit plan?

Debbie Boyce

From: Jan Carolyn Hardy
Sent: Tuesday, May 16, 2023 3:05 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Proposed Updates to the AlaskaCare Defined Benefits Retiree Plan

Dear DRB,

The Board of Directors and Membership of the Alaska AFSCME Retiree Chapter approve of all the new measures the DRB is taking to update and improve our Emergency Surgery Benefits, Virtual Physical Therapy and Musculoskeletal Care, and our Lifetime Maximum.

We support and approve of the change in the Lifetime Maximum to Remove the Lifetime Maximum Limit. The removal is both practical, time saving, and cost effective. Costs are sure to increase over time as historically proven. Meetings convened to address the issue are redundant and expensive. We save time, money, and concerns on the part of the members if we work in combination with Medicare supported by AlaskaCare coverage of the balance.

In Solidarity,

Jan Carolyn Hardy, President

Alaska AFSCME Retiree Chapter

From: Allen Johnson
Sent: Tuesday, May 16, 2023 1:05 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Retiree medical proposal

[REDACTED]
[REDACTED] No matter the benefit of all expenses paid, the inconvenience is stressful This retiree votes to keep the current program
Allen johnson [REDACTED]

From: Roz Strang
Sent: Tuesday, May 16, 2023 7:34 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Question regarding new health care proposals

Are there any Surgery-Plus affiliates approved in Prosser, Richland, Pasco or Kennewick, Washington?
I see only Seattle mentioned.

Thank you,
Roz Strang

From: Damon Cruz

Sent: Monday, May 15, 2023 5:36 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed Health Plan Changes

1. As a retiree I heartily agree with any changes that increase or add benefits, but I think the Lifetime Limit should be taken to \$8MM rather than dropped completely. I did not see any figures for how much was available to cover future increases; the issue can be addressed again if the active use comes up near \$8MM.
2. Travel was an obvious oversight, glad to see it added. No complaints, except COLA adjustments – was that included?

I was pleasantly surprised to see the relatively tiny percentages of increased cost/impact -- I hope they are correct, or contingency provisions have been discussed. In favor of retirees, of course. 😊

I am still hopeful that AlaskaCare (or Aetna) can find a way to work with foreign healthcare systems; there are more and more retirees going overseas, and cost and difficulty of being pre-paid or reimbursed for expenses is a burden. I have asked AKDRB to look into a firm in Mexico (Lakeside Medical Group, www.lakmedicalgroup.com) that claims to provide US-style care and work with Aetna and/or AlaskaCare. Perhaps AKDRB might want to facilitate, or at least provide linkage to, firms that provide Medivac, US-insured care, or preferred local providers and policies in various popular retirement countries. Yeah, I know, more work and not always in English 😊

P.S.

- If any items above are incorrect due to misreading, feel free to correct and return this paper with an appropriate grade.
- I hope AKDRB is still a happy place to work.

From: Rick Deising

Sent: Monday, May 15, 2023 2:35 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Life time medical cap at Two Million dollars

Greetings, I worked for the state of Alaska for 33 years [REDACTED]
[REDACTED] if anything catastrophic were to take place my retiree part would be depleted and I would be left hung out to dry on my own, I strongly urge you to do the right thing and lift that life time limit and jack it up to at least 10 million or higher, tfor hose of you who are

working still for the state you need to be alert of what you actually have when you do retire. Thanks for your time. Ricky Deising Juneau Alaska.

From: Cynthia Beale

Sent: Monday, May 15, 2023 12:18 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Updated Proposals to Retiree Health Care

I want to say that I am in favor of all three developments for retiree health care. The increase to \$8 million from \$2 million is a good one, or getting rid of the limit altogether would also be good. While, as the proposal states, there are not a lot of people who need this amount of care, those who do are substantially impacted by the limit of \$2 million. Someone who might have a devastating accident or illness could be ruined financially once the \$2 mil limit is met.

I am also in favor of the travel for health care reimbursement. Alaska, as we all know, is one of the highest cost locations for medical procedures, and is also isolated and may not have the best surgeons with the most experience. As the Fairbanks school district found, paying for folks to go Outside for surgery, even covering their airfare and reimbursing for per diem food and lodging was often way cheaper than paying for a local surgery. Covering the cost of a care companion would also be beneficial in cases where someone needs support post surgery.

Virtual medicine seems here to stay post-Covid. I am also in favor of continuing to cover this. Thanks for the update and I hope these proposals are accepted and implemented.
Cynthia M. Beale

From: Larry Yerich

Sent: Monday, May 15, 2023 8:41 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Providing my comments

Dear R&B Leadership:

Thank you for the opportunity to review and provide my choices of options, as regards the proposed Updates to the **AlaskaCare Defined Benefit Retiree Health Plan**, as in the below email.

After considering the information provided, here are my choices:

Under Objectives

I support option (a): Ensure members retain access to health insurance during a catastrophic health event.

Under the Summary of Proposed Changes

I support option (a): Increase the lifetime maximum to \$8 million and remove the reinstatement of benefits provisions related to the lifetime maximum.

Side question: Has anything ever been achieved regarding assisting Alaska retirees with access to health club/fitness center memberships?

Please acknowledge your receipt of this correspondence.

Respectfully,
Lawrence "Larry" Yerich

From: Barbara Kite
Sent: Monday, May 15, 2023 8:34 AM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Aetna \$2m cap

I am in favor of eliminating the cap [REDACTED]
[REDACTED]
[REDACTED] Even an \$8m cap can be reached if a person has a catastrophic accident or disease and if that happens, how will the person afford his/her health care.

Please remove the cap. As mentioned in the reports provided, most people are on Medicare and that plan covers 80% of the costs.

Thank you,
Barbara Kite

From: Jeff Ayres
Sent: Sunday, May 14, 2023 4:12 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>;
Subject: Notice Of Proposed Updates

My wife and I are enrolled in the Alaskacare Retirement plan. We have the following comments on the proposed changes.

- A: **Lifetime Maximum (R008)** We support the Option 2 Remove the lifetime maximum limit.
- B. **Supplemental Non-Emergent Surgery and Travel Benefits (R001):** We recommend the proposed following changes:
 - 1) DRB Recommendation: The Division recommends/ implementation of the supplemental non-emergent surgery & travel programs.
 - 2) RHPAB Board Recommendation: The RHPAB to recommend implementation of the supplemental non-emergent surgery & travel programs.
 - 3) Commissioner of Administration Recommendation: The plan administrator to recommend implementation of the supplemental non-emergent surgery & travel programs.

C. **Virtual Physical Therapy and Musculoskeletal Care Program (R027):** We recommend that the proposed changes to the plan be implemented.

Thank you very much for the opportunity to provide our comments.

Sincerely,

Doris and Jeff Ayres

From: Debra Fitzgerald

Sent: Sunday, May 14, 2023 5:24 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Update on travel and PT

To Whom It May Concern:

Admittedly, I have not read the documents regarding these updates. However, I do have two comment that pertain to travel and physical/exercise therapy.

1. When reviewing travel, please consider changing the vocabulary. It's very deceiving when you get a preauthorization for travel approved by Aetna, take the trip and then only to find out it doesn't necessarily mean they are going to pay for it.

Also, please consider authorizing travel in the event there is not a qualified doctor available in the near future. For example: in Fairbanks we have only 1 dermatologist. In the event you need to be seen quickly, you cannot be seen by Dr. [REDACTED], the only dermatologist in town, for 4 months. I think in this instance travel to Anchorage should be paid.

2. As far as muscular skeleton care, please consider providing the same app that is available to the FNSBSD employees. I saw it at the health fair and can't remember the name. I believe it may have the word, "flexible" in it. It is a service which involves using an app, connecting sensors and helps with joint mobility. I can't remember specifically what it involves, but I do remember it would be especially helpful to the retiree population. [REDACTED]

Thank you,
Debra Fitzgerald

From: Hannah Ramiskey

Sent: Saturday, May 13, 2023 1:08 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: New medical Surgical Plus proposal---- when I read that the plan will save money because the Surgical Plus group will find less expensive providers, I am really concerned. Where is the list of hospitals and providers that are eligible for this plan?

From: Gary Newman

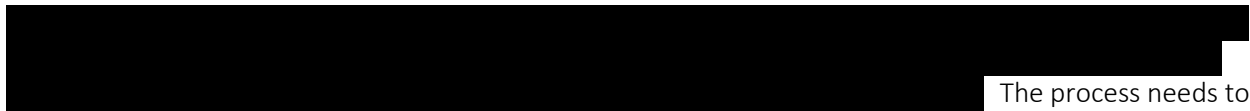
Sent: Saturday, May 13, 2023 12:51 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Supplemental Non-Emergent Surgery Travel Benefits, Lifetime Limits, Virtual PT

Please accept these comments:

Supplemental Non-Emergent Surgery Travel Benefits:



The process needs to be streamlined and updated. That information is not currently available unless one calls in to ask. The current proposal does not address this.

Table 3. AlaskaCare Retiree Health Plan Travel Expense Claims

Year	Number of Travel Claims	Total Spend on Travel Claims
2022 (Q1 and Q2 only)	224	\$45,698
2021	444	\$100,780
2020	402	\$77,483
2019	624	\$115,994
2018	822	\$92,851

The above table may not fully reflect the volume of members traveling to receive care. Factors that can impact member utilization of travel benefits include:

- A. Members may have traveled to receive care, but were denied coverage for their travel expenses due to a failure to precertify their travel;
- B. Members may have traveled to receive care and not realized their travel expenses were eligible for coverage and therefore did not apply for reimbursement;

<https://drb.alaska.gov/docs/brochures/ben108.pdf>

As to Surgery Plus, I see no current listing of acceptable providers (in Alaska or otherwise) to know whether this is a useful service to AlaskaCare Retiree members. In fact, it doesn't apply to Alaska, with no providers. It's hard to evaluate without seeing a listing of acceptable narrowly defined network providers in the Lower 48.

SurgeryPlus does not currently have any Alaska-based providers in their network. Any Alaska-based member using SurgeryPlus to receive care would need to travel out of state.¹²

<https://surgeryplus.com/about-us/>

Table 4. AlaskaCare Employee Plan: SurgeryPlus Highlights

Lifetime Utilization Metrics	166 completed procedures
Lifetime ROI	7.51X
Lifetime Savings Metrics	\$5,989,257 in Procedure Savings \$527,824 in Avoided Procedures \$900,093 in Avoided Complications
SOA Member Survey Results	Overall rating on the benefit: <i>Very Positive</i> How likely are you to recommend the benefit: <i>10/10</i> Most important factor to choosing SurgeryPlus: <i>Cost and Care Advocacy</i>

It is encouraging to see member acceptance from active state employees, so think it's probably acceptable to extend to retirees.

However, whatever DRB does in conjunction with the the Advisory Board on this proposal, PLEASE streamline the current process for what is required to actually receive travel benefits as I noted at the beginning of my comments.

Lifetime Limits proposal, I favor removing that limit entirely. It is clear and simple and follows current industry practices as Segal noted. It also will help those few of plan participants in serious need for health care - a compassionate consideration.

Virtual PT proposal: I support this added benefit.

Thank you,

Gary Newman

From: Larry Yerich

Sent: Saturday, May 13, 2023 11:21 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Re: Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan: Please Share Your Thoughts!

Dear R&B Leadership and Ms. Rasmussen:

Thank you for the opportunity to review and provide my choices of options, as regards the proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan, as in the below email.

After considering the information provided, here are my choices:

Under Objectives

I support option (a): Ensure members retain access to health insurance during a catastrophic health event.

Under the Summary of Proposed Changes

I support option (a): Increase the lifetime maximum to \$8 million and remove the reinstatement of benefits provisions related to the lifetime maximum.

Side question: Has anything ever been achieved regarding assisting Alaska retirees with access to health club/fitness center memberships?

Please acknowledge your receipt of this correspondence.

Respectfully,

Lawrence "Larry" Yerich

From: Rhonda Balch Atkins

Sent: Saturday, May 13, 2023 7:25 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on new proposals

Thank you for the work you do to help us have the best insurance there is! It's considered the "Gold standard"!

I believe the Max on our insurance needs to be raised as you know how much it costs is out of control. (for us even a small procedure could bankrupt us!)

[REDACTED] but as you age you get to need it more and more sometimes, so it's part of life I guess but it's nice to know that you guys are there to help us and keep us up to date on everything.

The other one that would work, after a couple of live visits would be the virtual PT, with a live one now and then, in case they need a more thorough check.

I have always received excellent service from the staff when I've called and keep up the good work.

Ironic that I've missed the last month of Town Hall meetings, because [REDACTED] is scheduled for the same time.

I have questions about LTC, if anyone on the committee is an expert, could they call me? I am using it, and get confused!

Thank you

Rhonda Atkins

From: Dan Motley

Sent: Saturday, May 13, 2023 7:18 AM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Revised HealthCare paln

Thanks for sharing this and allowing for input; I have none, but find the \$9.1 Billion actuarial cost astounding!!!

Regards,

Dan Motley

From: Sue LeBeau

Sent: Friday, May 12, 2023 9:52 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comment on Lifetime Benefit update

I have read your information and would prefer option 2.

Susan Lebeau

From: John Gaguine

Sent: Friday, May 12, 2023 9:21 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject:

Yes to all the proposed changes

From: Barb Wilson

Sent: Friday, May 12, 2023 8:27 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed Updates to the AlaskaCare Defined Benefit Retiree Health Plan

As a retired member of the State of Alaska, I am in favor of all the changes.

Specially, I would like to see Option B on Unlimited Lifetime Maximum. I have [REDACTED] and am always concerned about that maximum amount [REDACTED]

[REDACTED] Removing any maximum would alleviate a stressful burden and allow members to get the best care for longevity. Knowing your health and healthcare is the best you can receive, relieves the burden which can cause a lot of stress and members can then make solid, decent, good choices for his/her health care and not thinking about how close to the maximum a procedure or treatment would bring him/her.

Healthcare costs have gotten burdensome over the last decade and by removing the "lifetime maximum," it provides a sense of peace for members and actually will be more efficient for the State of Alaska by not having to revisit this matter every couple of years.

As a Tier 1 member, I am even willing to have a raised out of pocket maximum, slightly higher deductible to help defray costs. That is what the unlimited means to me. I know we have some of the best

healthcare and to remove the one item (lifetime maximum) that stresses members out would be phenomenal.

Thank you for allowing my input.

Barbara Wilson

From: Eric Musser

Sent: Friday, May 12, 2023 6:21 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Lifetime Maximum Benefit Increase Proposal

Thank you for the opportunity to provide comment on the proposed increase of the lifetime maximum benefit to \$8 million from the present \$2 million. Due to the monumental increases in healthcare costs since the last increase, it is certainly understandable that this proposal is under consideration. This communication represents my support for the proposal. That said, naturally I have concerns relative to the actuarial soundness of the proposal in light of overall state fiscal uncertainties. Should the retirement board and the administration feel it is actuarially insignificant to the long-term health of the benefits provided, then great.

Thanks and regards,

Eric L Musser

Retiree!!!!

From: Nina Daley, Philip Cowan

Sent: Friday, May 12, 2023 5:16 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Proposed updates to retiree plan

These updates are all very good proposals that would help retirees. Thank You.

Philip Cowan

FWT III ADF&G

From: wwhite

Sent: Friday, May 12, 2023 5:12 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comment on Proposed update for AlaskaCare DB retiree health plan

DRB review folks

Looks like the "Increase the lifetime maximum to \$8 million and remove the reinstatement of benefits provisions related to the lifetime maximum" would be best provided this lifetime max amount is reviewed every 5 years or so, as medical expenses are always increasing and this max amount should be kept updated.

Thank you

Walter E White

From: Johanna Bouker

Sent: Friday, May 12, 2023 4:23 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: retirement or Leslie Johanna Bouker

From: Tim Joyce

Sent: Friday, May 12, 2023 4:07 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Updates to AlaskaCare Defined Benefit Health Plans

Listed below are my comments to the Updates to AlaskaCare Defined Benefit Health Plans.

A. Update the Lifetime Benefit Maximum:

1. Eliminating the Lifetime Benefit Maximum would bring AlaskaCare in line with the PPACA. The cost to implement the elimination of the Lifetime Benefit Maximum would amount to the same as increasing the lifetime benefit to \$8 million. For virtually the cost, eliminating the lifetime maximum instead of implementing an \$8 million cap would align with the PPACA and reduce or eliminate the tracking of such expenses.

2. If the \$8 million cap is instituted, it eventually will require at some time in the future another review of the cap as medical costs increase because of inflation.

3. Many members in the Defined Benefit program are either in or very soon to enter Medicare coverage which will reduce the cost of the program as Medicare has set fees and cover most of hospitalization costs. Hospitalization is the major reason that members could reach the lifetime benefit maximum. However, for younger members, not on Medicare hospitalization is rare, but could be financially devastating if it occurs and exceeds the current cap.

B. Addition of Supplemental Non-Emergency and Travel Benefits:

1. This addition has very little impact of the overall cost of care. Many areas in Alaska do not have the necessary medical care services to deal with non-emergency surgery, therefore the member must travel to a metropolitan area to have that service preformed. The member then has to stay in some type of lodging either the day before and a day or more after the surgery and buy food while in the big cities. Providing lodging and some per diem will allow the member to have the surgery and not put it off until it becomes an emergency and has a much higher cost.

C. Virtual Physical Therapy and Musculature Care:

1. Most Physical Therapy will require some physical contact if for no other reason than to educate the patient on how to perform the physical therapy. However, there are times when the Physical therapy can be accomplished virtually such as to slightly change a procedure or check on the progress of the patient. This is easily done virtually and should reduce the cost of the coverage. However, the virtual therapy

should not be a requirement, but an option to be used by patients that prefer to do such therapy in their home.

Thank you for your time and consideration.
Tim Joyce

From: Bruce Schulz
Sent: Friday, May 12, 2023 3:50 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Life time benefits
What will be the cap?
I am on [REDACTED]

From: Robert Seward
Sent: Friday, May 12, 2023 3:37 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: public comment on Alaska Care retiree health plan

- [Executive Summary – Lifetime Benefit Maximum](#)
- [Executive Summary - Supplemental Non-Emergent Surgery and Travel Benefits](#)
- [Executive Summary - Virtual Physical Therapy and Musculoskeletal Care](#)

Referencing these proposed changes, as an Alaska retiree I am in favor of removing the lifetime benefit maximum, and in favor of virtual physical therapy as an option.
Robert Seward

From: Anna Escobedo
Sent: Friday, May 12, 2023 2:54 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Proposed updates to healthcare

I am very much in favor of the proposed updates.

From: Inez
Sent: Friday, May 12, 2023 2:18 PM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Comment on updates

I like all of these ideas:

- Update to the Lifetime Benefit Maximum
- Addition of Supplemental Non-Emergent Surgery and Travel Benefits
- Addition of Virtual Physical Therapy and Musculoskeletal Care

They are all very important to me!! Especially the first and the last one.

Lorraine Inez Lil

From: Smith, Alan M

Sent: Friday, May 12, 2023 2:13 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: I am in favor of all three proposed changes

I am in favor of all three proposed changes

Kind regards,

Alan Smith

From: Barb Whiting

Sent: Friday, May 12, 2023 2:04 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Plan comment

I would also like to see Acupuncture as a covered item. I was told that Alaska was the only state in the Aetna plan that doesn't cover it for retirees.

Thank you for your consideration.

Barbara Whiting

From: Mary Lou Johnson

Sent: Friday, May 12, 2023 1:47 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Virtual physical therapy

Dear Sir,

the addition of virtual physical therapy would be a great benefit to this aging population of retirees.

[Redacted signature block]

Please consider adding this benefit to our package of healthcare benefits.

Sincerely,

Mary LouJohnson.
State of Alaska retired

From: Damon Cruz

Sent: Friday, May 12, 2023 1:46 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: AlaskaCare plan updates

- 3. As a retiree I heartily agree with any changes that increase or add benefits, but I think the Lifetime Limit should be taken to \$8MM rather than dropped completely. I did not see any figures for how much was available to cover future increases; the issue can be addressed again if the active use comes up near \$8MM.
- 4. Travel was an obvious oversight, glad to see it added. No complaints, except COLA adjustments – was that included?

I was pleasantly surprised to see the relatively tiny percentages of increased cost/impact -- I hope they are correct, or contingency provisions have been discussed. In favor of retirees, of course. 😊

I am still hopeful that AlaskaCare (or Aetna) can find a way to work with foreign healthcare systems; there are more and more retirees going overseas, and cost and difficulty of being pre-paid or reimbursed for expenses is a burden. I have asked AKDRB to look into a firm in Mexico (Lakeside Medical Group, www.lakmedicalgroup.com) that claims to provide US-style care and work with Aetna and/or AlaskaCare. Perhaps AKDRB might want to facilitate, or at least provide linkage to, firms that provide Medivac, US-insured care, or preferred local providers and policies in various popular retirement countries. Yeah, I know, more work and not always in English 😊

P.S.

- If any items above are incorrect due to misreading, feel free to correct and return this paper with an appropriate grade.
- I hope AKDRB is still a happy place to work.

From: Mari Auxier

Sent: Friday, May 12, 2023 1:38 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Retiree health plan update request

It would really be nice if we covered rolifing. [REDACTED]

[REDACTED] I am disappointed that you don't cover it. Note: rolifing was covered when I worked for the school district

Mari

From: Robert Purvis

Sent: Friday, May 12, 2023 1:28 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Comments on Alaska Care Changes

Thank you for providing notice of proposed Alaska Care Benefit changes. [REDACTED]
[REDACTED]. I was hoping to find a simple description of how the proposed changes would impact Tier 1 Retirees. I assume the State is proposing changes to save money required for the plan. If this is the case, I as a retiree knowing the financial situation for the State, would be willing to support the proposed changes.

A larger concern for me, John Purvis, [REDACTED] Sitka, is the AK LTC benefit policies. In [REDACTED], it is next to impossible to find a non-family member CNA qualified Home Care Provider [REDACTED]
[REDACTED]. Can the Department seek a policy change that would allow a family member to receive a REDUCED daily payment for a yearly re-certified AK LTC beneficiary? I've written to the Governor's Office and the Advisory Board— no response. I assume this is an issue for other spouses who wish to keep a loved one in their home environment.

John Robert Purvis

From: attorneyrobinschmid

Sent: Friday, May 12, 2023 12:47 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Travel expenses for retirees

Hi -

I'm in favor of the changes that would help retirees who have to travel out of state, or anywhere, for medical care. [REDACTED] it's cheaper to fly to Seattle, rather than Anchorage, for care.

However, in the list of examples you are considering, I noticed no surgery for cancer treatment is included; it's mostly bone replacement surgery, gall bladder or hysterectomy.

[REDACTED]

I didn't see any mention of operations or procedures related to heart disease, cancer, such as mastectomy, removal of colon, etc. These aren't elective procedures and travel and expenses should be covered. Please cover these.

Sincerely,

Ms. Robin Schmid, Attorney

From: Craig Burns

Sent: Friday, May 12, 2023 12:41 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: lifetime benefit

The proposed increase in lifetime health care benefits is welcomed and overdue!

Thanks, Craig Burns

From: Sherry Thomas

Sent: Friday, May 12, 2023 12:10 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Please think about including acupuncture as a treatment

Thanks

Sherry L Thomas

From: Nancy Jones

Sent: Friday, May 12, 2023 12:08 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Defined Benefit Plan

Honorable Senators and Representatives:

When Alaska owes a large amount of money from previous Defined Benefit Plan years, why would you sign up knowing it will create more billions of indebtedness?

Sincerely, Nancy E Jones

From: melkal

Sent: Friday, May 12, 2023 12:00 PM

To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>

Subject: Comments on proposed changes

The proposed changes would be of great benefit to us as plan members. The lack of specialists in the State of Alaska and the limited number of providers who accept Medicare is a significant burden on members. These changes are long overdue, recognizing the current state of health care in the state. With the growth of the population of retirees staying in the state, these changes would allow members to remain in their homes and still obtain needed services.