

# HealthMatters

Spring 2023

Number 40

## COVID-19 Public Health Emergency Ends May 11, 2023

The federal government announced it will end the COVID-19 public health emergency and national emergency declarations on May 11, 2023. Here at AlaskaCare, we made temporary changes, permanent changes, and limited benefit expansions to your health plan during the public health COVID-19 response to assist you in accessing the care you needed. While the national public health emergency is set to end, your health benefits will continue to be there when you need them.

### What You Need to Know

- **COVID-19 Vaccines - Remains Covered**

Your AlaskaCare health plan covers preventive vaccines under both the medical and pharmacy plans. AlaskaCare members receive preventive vaccines, including the COVID-19 vaccine, at no cost when received at a network pharmacy or from a network provider. Standard cost sharing provisions apply for non-preventive vaccines.

- **COVID-19 Treatment - Remains Covered**

Your AlaskaCare health plan covers your medically necessary treatment when diagnosed with COVID-19, the same as other covered medical expenses. You must first meet the annual deductible of \$150 per person. After you meet the annual deductible, the Medical Plan pays 80% or more for covered expenses up to annual individual out-of-pocket limit of \$800. When your deductible is satisfied and your out-of-pocket maximum is reached, the Medical Plan pays 100% of most covered medical expenses for the rest of the benefit year.

- **COVID-19 Laboratory Testing - Remains Covered**

Your AlaskaCare health plan covers laboratory testing for COVID-19, the same as other covered diagnostic testing expenses. Standard cost sharing provisions apply for COVID-19 laboratory tests (Polymerase Chain Reaction or "PCR" and antigen tests) that are deemed medically necessary under the terms of the plan.

- **Over the Counter COVID-19 Testing - Temporary coverage expires on June 30, 2023.**

Your AlaskaCare health plan pharmacy benefit will continue to cover at-home, over the counter, FDA-authorized COVID-19 tests, 8 per month per covered person through June 30, 2023. Beginning July 1, 2023, the temporary coverage for over-the-counter COVID-19 test kits will no longer be in effect. COVID-19 laboratory testing (PCR and antigen tests) will continue to be covered per the plan provisions.

- **Telemedicine Services - Remains Covered**

Your AlaskaCare plan covered telemedicine before and during the COVID-19 public health emergency and will continue to cover telemedicine services delivered by your regular providers per the plan provisions. If you or your provider are unsure which telehealth services are eligible for coverage, please contact the Aetna health concierge at (855) 784-8646 for more information. ❁

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# Are You Subject to the Medicare Part D IRMAA Surcharge?

## AlaskaCare Will Reimburse You

Certain high-income retirees are required to pay an extra premium surcharge, known as an Income Related Monthly Adjustment Amount, or IRMAA. This is similar to the surcharge for high-income enrollees in the Medicare Part B plan. If you are an individual or a married couple earning more than the threshold, you will be required to pay an extra surcharge for being enrolled in the AlaskaCare Employer Group Waiver Program (EGWP) because it is a group Medicare Part D plan. Retirees whose reported income is below this threshold will not be subject to the IRMAA premium surcharge.

### **If you are subject to the Medicare Part D IRMAA surcharge, you can be reimbursed.**

For all Medicare plans, the IRMAA will be deducted directly from your monthly Social Security check (if you qualify for Social Security) or will otherwise be invoiced to you directly each month. If you are charged a Medicare Part D IRMAA for your prescription drug coverage and notify the Division of Retirement and Benefits, you will be reimbursed for the full cost of the Medicare Part D premium surcharge each month through a tax-advantaged Health Reimbursement Arrangement (HRA) account. If you receive a bill from Medicare, you should pay the bill timely, and contact the Division to learn about your reimbursement options.

The Division of Retirement and Benefits has partnered with Optum Rx and Optum Bank to create an efficient way for members to receive reimbursement for their Part D IRMAA surcharge.

### **What You Need to Know**

- You need to set up your HRA account every year, since IRMAA surcharges are based on your annual income and your income may change from year to year.
- If you are not assessed Part D IRMAA surcharge this does not apply to you.
- To receive reimbursement, submit your claim and letter as soon as possible, but no later than 12 months after the last day of the current year. For example: The deadline for submitting your 2022 IRMAA for reimbursement is December 31, 2023.

If you are using the IRMAA HRA Enrollment Paper Form, you will need to print the form and fill out the information correctly. Be sure to include a copy of your letter from Social Security or a Medicare Bill that shows your Part D IRMAA surcharge, and then mail or email the form to Optum Rx.

The timeline for completion depends on the information provided and when it is received by Optum Rx.

### **How to Request Reimbursement and/or Set Up Direct Deposit**

Optum Rx will handle all your IRMAA needs. Follow these steps to establish your Part D IRMAA reimbursement account online:

1. Register and/or log in to your [OptumRx.com](https://www.optumrx.com) account either online or through the mobile app.
2. Navigate to the *AlaskaCare IRMAA Reimbursement Form* by taking the following steps:
  - On the top of the main page, click the “Information Center” tab.
  - Click “Programs and Forms”.
  - Click on the “AlaskaCare IRMAA Reimbursement” section. There you will find the digital enrollment form as well as the paper version.
3. To submit your reimbursement request digitally (the faster method), click and submit the *IRMAA HRA Digital Enrollment Form*.
4. Upload as an attachment, a copy or image of your letter from Social Security or a Medicare Bill that shows what your Part D IRMAA surcharge is.
5. Optum Rx will confirm your eligibility and set up your Health Reimbursement Account (HRA) with Optum Bank within 5 to 7 business days of receipt.
6. Once your HRA has been set up with Optum Bank, they will send you a Welcome Packet within 5 to 7 business days, which will include information on signing up for Direct Deposit.
  - If you currently have Direct Deposit set up with Optum Bank, that information does not need to be submitted again.
7. Once you receive your Welcome Packet, log in to [OptumBank.com](https://www.optumbank.com) to view your HRA account status/balance or to sign up for Direct Deposit.

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# The Retiree Health Plan Advisory Board

The Retiree Health Plan Advisory Board (RHPAB) was created through Administrative Order No. 336 to facilitate engagement and coordination between the State of Alaska's retirement systems' members, the Alaska Retirement Management Board, and the Commissioner of Administration regarding the administration of the retiree health plan.

The eight-member board is a group of individuals that represent you, the retirees. It consists of PERS, JRS, and TRS retired and/or active members, a public member, an Alaska Retirement Management Board trustee, a Retired Public Employees of Alaska member, and an HR Official or Financial Officer employed by an entity that participates in the State's retirement systems. The board members are appointed by the Governor.

The RHPAB provides valuable input and has been instrumental in evaluating new proposals that would help modernize the retiree health plan while sustaining the benefit level. The modernization effort undertaken between RHPAB and the Division is intended to help align the plan with the current healthcare environment. An example of a recent change supported by the board is the addition of coverage of preventive care to the retiree health plan effective January 1, 2022.

We invite you to attend or listen to any or all the meetings, members are always welcome. The meeting dates are posted to Online Public Notices and to [AlaskaCare.gov](http://AlaskaCare.gov). If you would like to offer public comment for the board to review, send an email to [alaskarhpab@alaska.gov](mailto:alaskarhpab@alaska.gov).

## Subscribe to the Monthly Retiree Health Plan Newsletter

Each month the Division sends an electronic newsletter to interested retiree plan members. The newsletters contain valuable information about your plan benefits, upcoming event reminders, and health plan news.

To subscribe to News and Updates, call the Division's Member Education Center at (907) 465-4460, or visit [AlaskaCare.gov](http://AlaskaCare.gov) and click on the red envelope on the bottom of the page. Enter your email, select "AlaskaCare Retiree News and Updates", and click *Submit*.



## We Value Your Feedback!

As an AlaskaCare member, your input is valued and important. Below, please see a list of ways to contact us with your feedback. Also, a full list of AlaskaCare health plan and partner contact information can be found on our website at [drb.alaska.gov/contact](http://drb.alaska.gov/contact).

### AlaskaCare—Plan Administrator

- Toll Free: (800) 821-2251
- In Juneau: (907) 465-4460
- TDD: (907) 465-2805
- Fax: (907) 465-3086
- Email: [doa.drb.mscc@alaska.gov](mailto:doa.drb.mscc@alaska.gov)

### Send us a letter

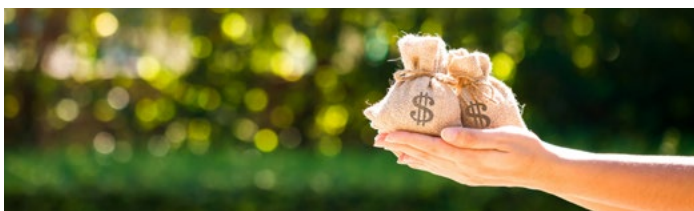
State of Alaska  
Division of Retirement  
and Benefits  
P.O. Box 110203  
Juneau, AK 99811-0203

### Come visit us

State Office Building  
6th Floor  
333 Willoughby Avenue  
Juneau, AK 99801

## Are You Subject to the Medicare Part D IRMAA Surcharge?

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If you have any questions on how to submit your IRMAA documents online or if you do not have internet access and would like to submit paper documentation, please contact Optum Rx at (855) 409-6999 or email [alaskacare\\_irmaa@optum.com](mailto:alaskacare_irmaa@optum.com).

## Medicare Part A, Part B, Part C, and Part D

Medicare is the federal health insurance program for people 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease. Alaska statute requires that the AlaskaCare retiree plan become supplemental to Medicare when members turn 65. AlaskaCare will begin processing member's health claims as if they have Medicare Part A and B on the first day of the month when they turn 65. At that time, AlaskaCare becomes supplemental and coordinates with Medicare to pay most of your medical expenses. The different parts of Medicare help cover specific services:

### Medicare Part A

Part A covers inpatient hospitalization, skilled nursing facilities, services provided by hospitals and other facilities, and certain home health care and hospice services.

- **What does it cost?**

Most people are eligible for premium-free Part A. Social Security will send you a letter if you are not eligible for premium-free Part A. If you receive such a letter, you do not need to enroll in Part A, **but you must provide a copy to the AlaskaCare health claims administrator**, and AlaskaCare will continue to pay as your primary plan for Part A services.

## Need More Medicare Information?

### Contact the Alaska Medicare Information Office

- In Anchorage: (907) 269-3680
- Toll-free within Alaska: (800) 478-6065
- TTY: (800) 770-8973
- [hss.medicare@alaska.gov](mailto:hss.medicare@alaska.gov)

Additional information is available from the federal Medicare website at [medicare.gov](http://medicare.gov). If you have questions about Medicare, contact the nearest Social Security office or call, toll-free, (800) 772-1213 or go to [socialsecurity.gov](http://socialsecurity.gov).



### Medicare Part B

Part B covers physician and other outpatient medical services, ambulatory surgery center services, medical equipment, and ambulance services.

- **What does it cost?**

Everyone is eligible and must pay a premium for Part B, whether or not you are eligible for premium-free Part A.

### Medicare Part C

Part C, also known as Medicare Advantage is an "all-in-one" alternative to Original Medicare and are offered by organizations approved by Medicare. Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs.

- The AlaskaCare retiree plan does not currently offer a Medicare Part C option to members. The retiree plan provides supplemental coverage to Medicare and coordinates with Medicare to pay most of your medical expenses.

### Medicare Part D

Part D covers prescription drugs.

- The AlaskaCare enhanced Employer Group Waiver Program (EGWP) is a group Medicare Part D prescription drug plan that provides the same prescription benefits as provided to non-Medicare eligible retirees and dependents, while maximizing federal subsidies. Medicare-eligible retirees and/or dependents will be automatically enrolled in the AlaskaCare EGWP. You do not need to enroll in an individual Medicare Part D plan. ❁

## Sign Up for the Medicare Direct Program

### Are you enrolled in Medicare? Do you want your claims automatically sent from Medicare to AlaskaCare?

Signing up for the Medicare Direct program means less paperwork and faster turnaround. Contact the Aetna Concierge at (855) 784-8646 to get started.

If Medicare is your primary plan, the AlaskaCare claims administrator can send a request to Medicare to enroll you in the Medicare Direct program. Once Medicare Direct is set up, your provider only has to file your claim with Medicare. When the claim is processed it will be automatically transferred to AlaskaCare and Medicare will then send you an explanation of benefits (EOB). ❁

# AlaskaCare Town Hall Events

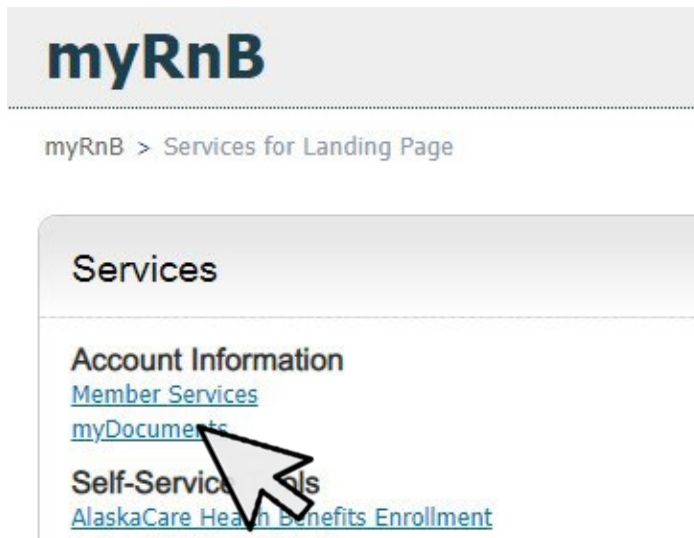
Please join us on the third Thursday of each month at 10 a.m. for our telephonic Town Hall events. These are group calls hosted by the Alaska Department of Administration, Division of Retirement and Benefits for all interested AlaskaCare retirees and families to ask questions about the AlaskaCare health plans. You can join the call to learn more about your health plan and ask Division staff any questions you have about your benefits. This format gives retirees a chance to connect directly with Division staff to hear the latest news on all things AlaskaCare, raise questions, share comments, and learn more about the health plans.

To sign up for an automatic phone call to attend the Town Hall events, or listen to past events, visit [drb.alaska.gov/events/townhall.html](http://drb.alaska.gov/events/townhall.html).



## Access Your Form 1095-B Online

Form 1095-B is a tax form that reports the type of health insurance coverage you have, any dependents covered by your insurance policy, and the period of coverage for the prior year. The Division provides this form to members



**under age 65** to verify on your tax return that you and your dependents have at least minimum essential health insurance coverage. If you are **over age 65**, Medicare will provide this form for you.

Since this information is already provided to the Internal Revenue Service (IRS) by Medicare, it is no longer necessary to have a printed copy of form 1095-B in order to file your taxes. The Division provides members under age 65 access to an electronic version of their 2022 Form 1095-B online. Members age 65 or older can contact Medicare at 1-800-MEDICARE to obtain a copy of their Form 1095-B.

If you are under age 65 you can access your Form 1095-B in your [MyRNB](#) account under **myDocuments**.

If you would like to request a printed copy of your 2022 Form 1095-B be mailed to you, please contact the Division toll-free at (800) 821-2251, or in Juneau at (907) 465-4460.

## Alaska Quit Line Smoking Cessation Programs

Quitting smoking isn't easy, but it's worth it. The good news is that once you stop, your body starts healing right away. Carbon monoxide levels normalize in just 12 hours, and your risk for heart disease can drop significantly after just 12 months as a non-smoker.

*Why wait when you can make a clean start today?*

**1-800-QUIT-NOW**



# Support Resources



Do you have questions about your AlaskaCare health plan or need assistance with your benefits? Here are some helpful resources that can provide you with more information and make navigating through the health care maze easier.

## Division of Retirement and Benefits

### *Member Education Center*

The Division of Retirement and Benefit's Member Education Center provides essential support to our membership which includes employees, retirees, and other benefit recipients. We provide education and assistance relating to retirement, medical, and other optional benefits.

The Division's Member Education Center team has comprehensive knowledge of the retirement systems and has dedicated team members that are experts on the AlaskaCare health plans.

We are here to answer questions ranging from benefit enrollment for newly hired employees, to application for retirement, to the AlaskaCare health plan, and beyond.

### *Reach Out to Us*

- In Juneau: (907) 465-4460
- Toll Free: (800) 821-2251

*Hours:* Monday - Thursday 8:30 a.m. to 4 p.m. and Friday 8:30 a.m. to 3 p.m., Alaska Time.

## Aetna Concierge and Local Offices

An Aetna concierge can help you understand your benefits and give you the tools to make more informed decisions about your health care.

Contact the **Aetna Concierge** at (855) 784-8646.

AlaskaCare members can make an appointment to visit the Aetna local office in Juneau or Anchorage and talk directly with an Aetna representative.

### *A concierge can help you...*

- Locate providers in your area
- Understand your benefits
- Plan for upcoming treatments
- Find out what it would cost to see an in-network doctor versus an out-of-network doctor



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## Support Resources

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### The local offices can assist you with questions about:

- Paper claim submissions
- Travel precertification
- Appeals assistance
- Eligibility issues
- Help to understand your explanation of benefits
- Coordination of benefits for multiple plans
- **And more...**

To schedule an appointment, contact the **Aetna Concierge** at (855) 784-8646.

### Free Nurse Advice Line

Have health questions? You can talk to a nurse anytime—24 hours a day, 7 days a week—at no cost to you. Simply call the nurse line number at (800) 556-1555.



### Help Finding a Network Provider

Aetna, Optum Rx, and Delta Dental have nationwide networks of providers that accept the AlaskaCare health plan.

If you need help finding a local network physician, pharmacy, hospital, or dentist that is in the AlaskaCare network, check out these helpful resources.

**Anchorage Office**  
2525 C Street, Suite 205  
Anchorage, Alaska 99503  
*Hours:*  
Monday - Friday 8 a.m. - 12 p.m.  
and 1 p.m. - 5 p.m.

**Juneau Office**  
One Sealaska Plaza, Suite 305  
Juneau, Alaska 99801  
*Hours:*  
Monday - Friday 8 a.m. - 12 p.m.  
and 1 p.m. - 5 p.m.

### The nurse can help you with...

- Deciding whether to visit a doctor or urgent care center
- Understanding your symptoms
- Managing chronic conditions
- Learning about treatment options and medical procedures

The nurses can be a resource in considering options for care or helping you decide whether you or your dependent needs to visit your doctor, an urgent care facility, or the emergency room.

Call the nurse line anytime to discuss any health concerns at (800) 556-1555.

- **Find a Pharmacist:** Use [Optum Rx Pharmacy Locator](#) at [OptumRx.com](#) or call Optum Rx at (855) 409-6999
- **Find a Doctor:** Use [Aetna's DocFind Tool](#) at [Aetna.com](#) or call the Aetna Concierge at (855) 784-8646
- **Find a Dentist:** Use [Delta Dental's search tool](#) at [ModaHealth.com](#) or call Delta Dental at (855) 718-1768 🍇



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Juneau, AK 99811-0203

**Member Education Center**

**M-Th:** 8:30 a.m. - 4 p.m.

**Fr:** 8:30 a.m. - 3 p.m.

(907) 465-4460

(800) 821-2251

TDD: (907) 465-2805

Fax: (907) 465-3086

[doa.drb.benefits@alaska.gov](mailto:doa.drb.benefits@alaska.gov)



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## Health Benefit Contact Information

### Division of Retirement and Benefits

Member Education Center:

(907) 465-4460 | Toll-Free: (800) 821-2251

### Medical Benefits: *Aetna Concierge*

Member Services: (855) 784-8646

### Dental Benefits: *Moda/Delta Dental*

Member Services: (855) 718-1768

### Pharmacy Benefits: *Optum Rx*

Member Services: (855) 409-6999

### Long Term Care Benefits: *CHCS Services, Inc.*

Member Services: (888) 287-7116



**Disclaimer:** The information in this newsletter is not intended to replace the Alaska Statutes, the Alaska Administrative Code, or the plan documents.

Language contained in Alaska Statutes, the Alaska Administrative Code, and the plan documents governs the plans.

The Division is unable to unsubscribe members from our mailing list at this time.