

# Rancho Santiago Community College District

National Passive Group PPO Medicare Advantage Plan

Date: 4.11.2022



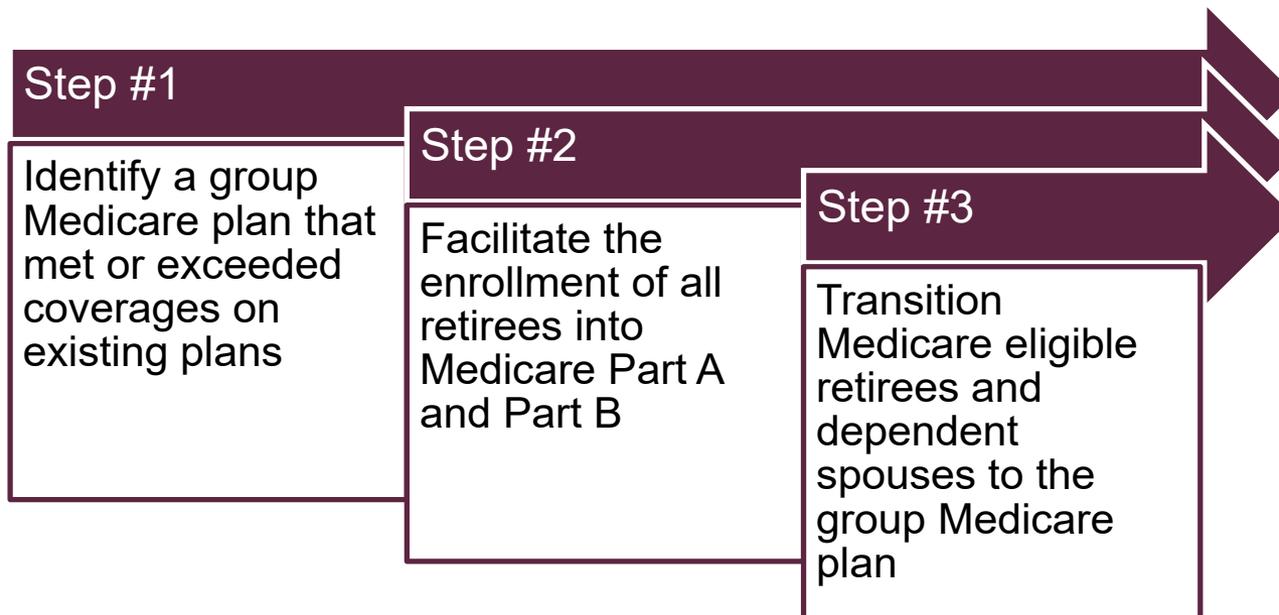
**Anthem**   
BlueCross

**Retireefirst**

 **Keenan**

# History

- **August 9<sup>th</sup>, 2021:** The Board of Trustees voted to transition all Medicare eligible retirees and dependent spouses to a group Medicare plan.



# Anthem National Passive PPO Medicare Advantage Plan

- RetireeFirst worked with Anthem Blue Cross to develop the custom Group Anthem National Passive PPO Medicare Advantage Plan
- The plan was designed to meet or exceed the coverages of the medical plans currently offered including (i) Anthem Blue Cross PPO (ii) Anthem Blue Cross HMO and (ii) CompanionCare Medicare Supplement plan
- The plan was also chosen to maintain Anthem Blue Cross as the medical carrier



# MEDICARE ENROLLMENT & IMPLEMENTATION

# Who is RetireeFirst?

Retireefirst

- Retiree First designs and services retiree only healthcare plans specifically for the public sector marketplace. We are solely focused on retiree healthcare and work to not only preserve benefits but to improve the retirement experience for Medicare retirees. Not only is this our core competency, but it is also passion that permeates throughout our entire company.
- Specialize in evaluating, implementing, administering and servicing Medicare health plans.
- Servicing the post-retirement group marketplace since 2005 with 100% client retention!

# Medicare Enrollment

- Between January 1<sup>st</sup>, 2022 – March 31<sup>st</sup>, 2022, RetireeFirst assisted impacted retirees with their enrollment in Medicare Part A and Part B

Medicare Enrollment	Description	Retirees/Dependents
Already Enrolled in Part A and B	CompanionCare Transition	301
	Anthem PPO Transition	59
Medicare Enrollment Assistance Provided	Completed Enrollment	160
	Enrollment in Progress	66
	Declined Assistance	2
	Opt-Outs	4
	Deceased	5
Not Medicare Eligible	Not Medicare Eligible	19
<b>Total</b>		<b>616</b>

- **Dedicated Team of Retiree Advocates assigned to Rancho Santiago Community College District**
- **Dedicated Rancho Santiago CCD Retiree Advocacy Phone Number**
- **All calls answered by a live team member 8am – 5pm PST Monday - Friday**
- **After hours emergency line available**



- ✓ **General Questions** – Plan design, copays, drug look up, personal information updates, provider assistance, lost ID cards, etc.
- ✓ **Provider & Pharmacy Support**- Real time pharmacy and physician assistance.
- ✓ **SSI & CMS Support** – Interface directly with Social Security and Medicare on members behalf for everything from enrollment in Medicare to solving any issues.

## ***Service Assistance***

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- ID Card Replacements
- Address Change
- Medicare Confusion
- Lower Cost Drugs
- Wellness Appointment Scheduling
- Travel Questions
- Billing Questions
- Formulary Questions
- CMS Plan Documents

## Anthem National Passive PPO Medicare Advantage Plan Effective: July 1, 2022

What is a **GROUP** Medicare Advantage plan?

What is a **“PASSIVE”** plan?



- ✓ Fully Insured National Group Plan
- ✓ No Networks – Members can seek care from any doctor that accepts Medicare
- ✓ Countrywide Portable Plans
- ✓ One ID Card for Medical and Pharmacy
- ✓ Same plans & rates available to District Paid & Self-Paid Members



# Medical Plan Comparison



	<b>Active/Early Retirees</b>		<b>Current Group Medicare Plan</b>	<b>New Group Medicare Plan</b>
<b>Carrier Name</b>	<b>Anthem</b>		<b>Anthem</b>	<b>Anthem</b>
<b>Plan Name</b>	Anthem Blue Cross PPO		CompanionCare Medicare Supplement Plan	Anthem National Passive PPO Medicare Advantage Plan
<b>Network</b>	In-Network Benefits	Out-of-Network Benefits	Medicare Network	Medicare Network
Annual Deductible/Individual	\$250		\$0	\$0
Office Visit/Exam	\$20 copay	70%	100%	100%
Outpatient Specialist Visit	\$20 copay	70%	100%	100%
Annual Out-of-Pocket Limit	\$1,000	\$3,000	\$0	\$0
Preventive Tests	100%	70%	100%	100%
Diagnostic X-Ray and Lab Tests	90%	70%	100%	100%
Outpatient Rehabilitative Therapy	90%	70%	100%	100%
Inpatient Hospitalization	90%	\$250 admit then 70%	100%	100%
Skilled Nursing Facility (Days 1-100)	90%	90%	100%	100%
Outpatient Facility Charge	90%	70%	100%	100%
Emergency Room	\$50 copay/visit	\$50 copay/visit	100%	100%
Ambulance	90%	70%	100%	100%
Urgent Care Facility	\$20 copay/visit	70%	100%	100%
Inpatient Care	90%	\$250 admit then 70%	100%	100%
Outpatient Care	\$20 copay/visit	70%	100%	100%
Inpatient Hospitalization	90%	\$250 admit then 70%	100%	100%
Outpatient Services	\$20 copay/visit	70%	100%	100%

# Medical Plan Comparison



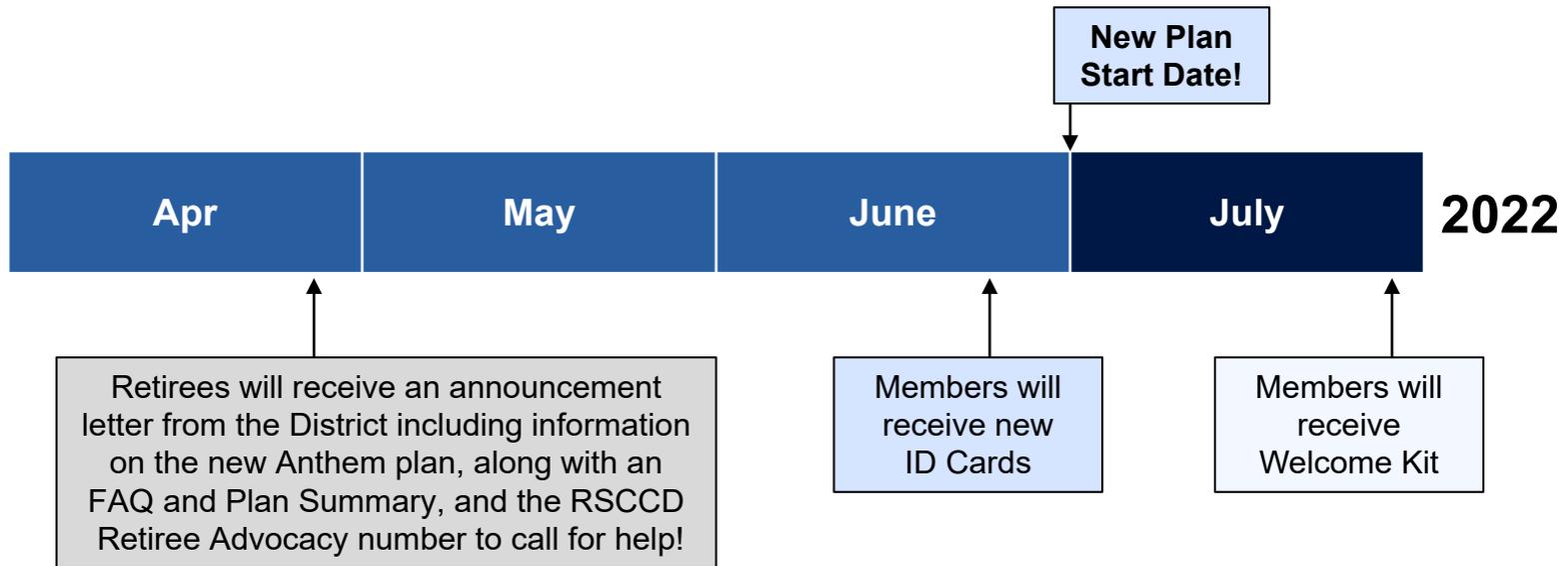
Carrier Name	Active/Early Retirees		Current Group Medicare Plan	New Group Medicare Plan
	Anthem		Anthem	Anthem
	Anthem Blue Cross PPO		CompanionCare Medicare Supplement Plan	Anthem National Passive PPO Medicare Advantage Plan
Plan Name	In-Network Benefits	Out-of-Network Benefits	Medicare Network	Medicare Network
Network				
Hearing Exam	90%	70%	100% for Medicare-Covered	100% for Medicare-Covered plus Non-Medicare Covered benefit includes \$70 allowance for hearing exams; limited to one exam every 12 months
Hearing Aids	90% (up to \$2,000/ear every 3 years)	70%	N/A	\$1,500 Hearing Aid Allowance every 12 months
Vision	N/A	N/A	N/A	\$0 per routine vision exams, every 12 months \$100 Material Allowance every 24 months
Chiropractic Services (Medical necessity)	90% (20 visits)	70% (20 visits)	N/A	Covered
Acupuncture (Medical necessity)	\$20 copay (12 visits)	70%	N/A	Covered
Fitness Program	N/A	N/A	N/A	Included

# Prescription Comparison



Prescription Drug Benefits	Anthem Blue Cross PPO	CompanionCare Medicare Supplement Plan	Anthem National Passive PPO Medicare Advantage Plan
<b>Retail</b>			
Select Generics			\$0 copay
Generic	\$5 copay (\$0 copay at Costco)	\$9 copay	\$5 copay
Brand (Formulary/Preferred)	\$15 copay	\$35 copay	\$15 copay
Brand (Non-Formulary/Non-preferred)	\$30 copay	Not Identified	\$30 copay
Number of Days Supply	30 days	30 days	30 days
<b>Mail Order</b>			
Select Generics			\$0 copay
Generic	\$10 copay	\$18 copay	\$10 copay
Brand (Formulary/Preferred)	\$30 copay	\$90 copay	\$30 copay
Brand (Non-Formulary/Non-preferred)	\$75 copay	Not Identified	\$75 copay
Number of Days Supply for Mail Order	90 days	90 days	90 days

# Timeline for Implementation



**Thank you for the opportunity to speak with you today!**

