

State Universities Annuitants Association
UIUC Chapter

Fall Meeting
October 25, 2022
7 pm



www.suaa-ui.org

State Universities Annuitants Association

Welcome

John C. Marlin, President, UIUC Chapter

Meeting Guidelines

- This meeting will be recorded.
- Please hold questions until after the presentations; if you are on Zoom, write them in the chat at any time.
- If on Zoom, please mute your audio now.

State Universities Annuitants Association

UIUC Chapter Fall Meeting

Topic:

Changes in TRAIL Medicare Advantage Program

Disclaimer

While we have spent many hours researching the information we will present, please note that not all decisions are finalized and that our sources may have been incomplete.

You must verify current information before deciding the best course of action.

Regular Medicare

Pays 80% of covered services

- Part A (free): Hospitalization & skilled nursing care, hospice
 - \$1600 annual deductible
 - \$400/day coinsurance for days 61-90 in hospital
- Part B (2023 cost is \$165 – \$561/month, depending on income):
Medical care and preventative services

You must select a doctor (or facility) who accepts Medicare.

The doctor's office bills Medicare, you pay the 20% difference.

Medicare Add-ons (private)

- Part D (Plan cost + \$0-76/month IRMAA depending on income):
Prescription drug costs
You may change this plan each year
- Medi-gap plans – pay the 20% co-insurance
Plans range from \$30-\$415/month. Cost may increase with age. If you didn't enroll in one when you were first eligible, plan may reject you or charge higher rate depending on your medical history.
- Medicare advantage (“Part C”)

Medicare Advantage Plans

- Each plan must be certified by Medicare in counties where it operates.
- All bills get sent to the Medicare Advantage administrator, not to government
- Medicare pays \$1,000/month to the plan for each enrollee; and up to \$9,000/month for enrollees in poor health
- May include drug coverage, vision, dental, many extras
- Coverage cannot be less than original Medicare
- Usually restrict which doctors and facilities can be used in order to conserve costs

Medicare Advantage Plan Types

- HMO (Health Maintenance Organization): all care is provided by the doctors and facilities participating in the HMO. Only emergency care can be at a non-HMO facility. Your primary care provider must make referrals for specialists. You must live in a covered service area.
- HMO – POS (Point of Service): Same as HMO but you may see some providers out of the HMO **with prior authorization**, typically at a higher cost

Medicare Advantage Plan Types

- PPO (Preferred provider organization): Plan administrator has a network of providers, usually nationwide. You may see out-of-network providers, usually at a higher cost. Typically you do not need a referral from a primary care doctor to see a specialist.

Medicare Advantage Plan Types

- Medicare savings account – high deductible plan

No monthly premium.

Plan deposits an amount in an account that can be used for qualified health expenses. After it runs out, you must pay your subsequent expenses up to a deductible. After that, all expenses are paid.

Typically, you can see any doctor who accepts Medicare.

MSAs cannot offer drug coverage so you may need a separate Part D drug plan

Assistance for low-income retirees

- If your income is less than \$1,323/month (\$1,791 for a couple) and your assets are below a threshold, you might be eligible for a Medicare Assistance Program which will pay all or part of your deductibles and premiums.
- Call 1-800-843-6154 or follow [this link for information in Illinois](#)

What is TRAIL?

(Total Retiree Advantage Illinois)

- TRAIL was set up by Illinois's Central Management Services (CMS) unit to offer a Medicare Advantage plan to retirees in the state pension systems. It is only one of many plans available to those eligible for Medicare.
- CMS contracts with outside vendors who administer the plans
- United Healthcare's contract expires December 31, 2022, Aetna is the new administrator as of January 1, 2023 for 5 years

Current (2022) TRAIL Medicare Advantage Plans

- At least one HMO and one PPO plan offered in each county in Illinois.
- In Champaign, we have an HMO offered by Aetna and a PPO offered by United Healthcare.
- In Champaign County there are 6722 enrollees in TRAIL

2023 TRAIL Medicare Advantage Plans in Champaign County

- Aetna PPO

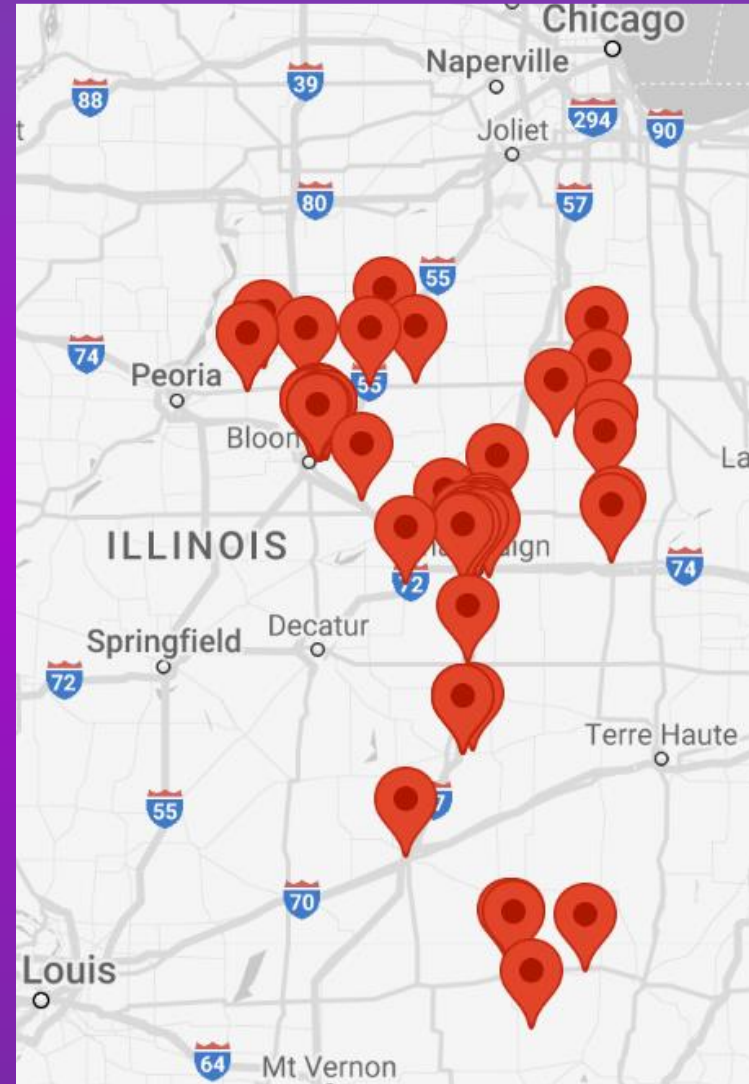
Aetna & Carle

Carle doctors and Carle hospital are not in network with Aetna, nor have they agreed to continue to see patients who are currently in TRAIL.

Big unknown: will Carle accept the Medicare schedule for reimbursement.

Carle is also a major player in Coles and Vermillion Counties and is applying to the state for approval to purchase three hospitals in Peoria County.

These 3 counties have 4,337 TRAIL members



Carle locations

Linda C. Brookhart

Executive Director,
State Universities Annuitants Association

Myths:

- TRAIL provides the lowest cost plan
- TRAIL provides the best benefits
- If I leave TRAIL now I can never return
- TRAIL is subsidized by the state

State “subsidy” for TRAIL

2022: \$242,514,700 paid to UHC

\$1544 per enrollee for 157,000 enrollees

Note: Actual cost to CMS was reduced by payments from employees who contribute to the cost

2023: \$0 to Aetna

in fact, Aetna is sending \$7 million to CMS for promotional materials and CMS is still collecting the payments from employees who contribute

Other 2023 Medicare Advantage Plans offered in Champaign (not TRAIL)

- Health Alliance (12 HMO or HMO-POS plans)
- Humana (3 PPO plans)
- Wellcare (3 HMO, 1 HMO-POS, 2 PPO plans)
- Lasso Healthcare (2 MSA plans)

Where can I find out about plans in my county?

<https://www.medicare.gov/plan-compare>

Each listing has a plan costs and coverages, as well as a link to a plan website where you can search for the providers you like and the drugs you take.

Aetna is not listed because it is not open to the public

Sample generic info about a PPO plan

Star rating: ★★★★★☆

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage

Doesn't include: \$164.90 Standard Part B premium

YEARLY DRUG & PREMIUM COST

\$0.00 Retail pharmacy: Estimated total drug + premium cost

Doesn't include: Health costs

OTHER COSTS

\$600 annual deductible Health deductible

\$250.00 Drug deductible

\$6,300 In and Out-of-network Maximum you pay for health services

\$4,200 In-network

PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits](#) ▾

COPAYS/COINSURANCE

Primary doctor: **\$0 copay**

Specialist: **\$40 copay per visit**

DRUGS

- ✓ Includes drug coverage

[View drugs & their costs](#)

Another resource:

Spreadsheet of Champaign County

Medicare Advantage Plans available at suaa-ui.org/trail

Sources: https://www.medicare.gov/plan-compare and Aetna's "Benefit Details" pages for the 3 TRAIL plans.																				
Disclaimer: Please double check data before choosing a plan, there may have been errors on the website or in transcription																				
In particular, you must check your prescription drug costs and costs for any dependents covered.																				
Plan name	Star rating	Cost /month for member	Deductible		Maximum out of pocket cost		Includes									Primary doctor visit	Specialist visit	Diagnostic tests & services	Lab services	Diagnostic Radiology
			Medical	Drug	In-network Medical	Out of network Medical	Vision	Dental	Hearing	Transportation	Fitness	Worldwide emergency	Telehealth	OTC drugs	In-home					
PPO plans																				
Aetna TRAIL - State	3.5	\$0.00	\$110	\$125	\$1,300	?	Y	N	Y	Y	Y	?	Y	Y	Y	15%	15%	0%	0%	15%
Aetna TRAIL - College	3.5	\$6.26	\$250	\$125	\$1,100	?	Y	N	Y	Y	Y	?	Y	Y	Y	20%	20%	0%	0%	20%
Aetna TRAIL - Teachers	3.5	\$2.06	\$250	?	\$1,100	?	Y	N	Y	Y	Y	?	Y	Y	Y	20%	20%	0%	0%	20%

Consequences of leaving TRAIL

- Lose vision coverage

But many other advantage plans include vision.

(Note: Dental is separate from TRAIL – but you may find an advantage plan that includes dental and save yourself the \$12-13/month deduction for Delta Dental)

- Must do the legwork yourself each year

How to select a plan

1. Attend a TRAIL seminar to ask your questions
(schedule is on suaa-ui.org website, two more online sessions this week)
2. Compare the choices in your county to the Aetna PPO, using the Medicare website

Can you live with a monthly payment, a high deductible or high maximum out of pocket?

Does it provide vision/dental or other features you want?

3. Check that it covers your prescriptions.

How to select a plan, continued

4. **Call your providers** and ask what plans they accept. Many have websites listing this. Or use the plans' websites to search for providers in-network
5. If your providers are out of network, ask them if they will accept the Medicare schedule of costs anyway.
6. Consult with an independent expert, such as a comprehensive insurance agency.

For help in deciding

Senior Health Insurance Program (SHIP) of Department of Aging in Illinois can help with navigating Medicare

1-800-252-8966

<https://ilaging.illinois.gov/ship.html>

Important Note:

- Continuity of coverage with your current providers for major medical issues for at least 3 months is required if you are forced to change healthcare plans in the middle of a treatment plan.
- Call Aetna **(855) 223-4807** if you are in the middle of a treatment plan and need to keep your doctors. It is YOUR responsibility to do this.

Conclusion

We sincerely hope Aetna & Carle will reach an agreement by Nov. 30.

If not, no need to panic

There is life after TRAIL

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For more details and resources, visit our website

[*www.suaa-ui.org/trail*](http://www.suaa-ui.org/trail)

- Video of this meeting and slides will be available shortly
- The handout you have is posted with active links
- Schedule of CMS – Aetna presentations
- Link to Medicare site for finding plans by county
- Spreadsheet of Medicare advantage plans in Champaign County
- Important links to CMS, TRAIL, SUAA, SURS, SHIP, etc.