

Medicare Advantage Explained; TRTA is Live at the first Aetna Presentation on Medicare Advantage Plans

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Medicare Advantage Explained

TRTA is Live at the first Aetna Presentation on Medicare Advantage Plans

The Teacher Retirement System of Texas (TRS) is preparing to enroll thousands of TRS-Care 2 and 3 participants into the new Medicare Advantage plan. TRS-Care participants that are Medicare A and B eligible will be automatically enrolled in the new Medicare Advantage plan.

This additional plan option is presented as a solid program of benefit coverage and reduced costs. There are good indications that the TRS-Care Aetna Medicare Advantage plan will benefit many TRS-Care participants. There are, though, many questions about how the new Medicare Advantage plan option is different than current coverage through Medicare and TRS-Care 2 or 3 (Medicare is primary coverage with TRS-Care being secondary coverage).

To answer these questions, TRS and Aetna are conducting a series of meetings around the state. The goal of these meetings is to inform TRS-Care participants about the Medicare Advantage plan, how it works, how the plan saves the participants money, and how to decide to stay in the new Medicare Advantage plan or opt-out and return to traditional Medicare and TRS-Care 2 or 3.

The first of these statewide meetings occurred this morning (August 23, 2012) in Austin. TRTA attended this meeting and we have some answers to some of the most commonly asked questions.

In addition, TRTA is working to link you directly to the Aetna materials presented at the meeting. These materials include a video overview and the presentation slides that will be shared at these meetings. At the time of this email, those video and slide presentations were not yet available. We hope to have that information from TRS and Aetna very soon.

TRS and Aetna will be making dozens of presentations around the state and many of you are already signed up to attend one of these meetings ([click here for the presentation schedule](#)). Please use the information presented in this update to prepare your questions in advance. If you are not able to attend and ask your questions directly to an Aetna representative, please send TRTA your questions and we will provide them directly to Aetna officials to get answers.

If you have provider participation questions, please call 1-866-217-2409 (TDD: 711). These Aetna customer

service agents have the most up to date list and can contact providers directly about participating in the TRS-Care Medicare Advantage plan if they are not yet in the network.

TRTA is working to get as much information as possible for you on this important topic. It is our purpose to provide you the information needed to make informed decisions about your health care choices.

Please note, TRTA does not endorse any one of these programs over the other. For some, the new TRS-Care Medicare Advantage program will be a great option. For others, remaining with traditional Medicare and TRS-Care 2 or 3 will be the better option. Knowing what option is best for you is a very personal decision and one that should be made after reading the information and talking with an Aetna customer service agent and/or TRS.

TRTA does endorse the TRS-Care plan! This is a great benefit for Texas public education retirees and one that we are working hard to protect. While not everyone may like these new plan options, we must all work together to let legislators know we value the TRS-Care plan and will work to restore funding and protect the health care benefit.

TRTA can also say that TRS has worked hard to provide you a very benefit-rich Medicare Advantage plan that is far better than any individual plan available in the general market. In addition, TRS and Aetna have a strong working relationship and a solid national network for your plan. The ability to learn about the plan, work with your medical providers, and try it after the first of the year with a guaranteed no-penalty opt-out is a strong indicator that TRS believes this plan will fit many participant situations.

We are working closely with TRS. In the event that our members are not satisfied for any reason, we will address those issues with TRS and with you. Thank you for your continued support and ongoing feedback.

Meeting Overview (Read this section if you plan to attend a future TRS-Care meeting):

- Meeting started around 10 AM. Parking at the meeting location was very challenging and delayed the start time by about 10 minutes.
- If you are planning on attending a future meeting location in your area, make sure you arrive at least 20 minutes early.
- There were well over 250 attendees in this morning's session. The room was full to standing-room-only capacity.
- The actual Aetna presentation lasted about 45 minutes.
- A short video was shown (about 11 minutes) and then Aetna representatives provided additional content through a slide presentation (links provided in this update).
- The video and the slide presentation flow very quickly, so be sure to write down your questions as all questions are held to the end of the presentation.
- Additional materials were provided at the meeting, BUT copies of the slide presentation were not distributed.
- The question and answer time was moderated by Aetna staff.
- Aetna representatives responded to dozens of questions being asked by the group, but also remained after the session to answer more personal or individualized questions.
- Aetna is not allowed to answer questions about the prescription benefit program administered through the new pharmaceutical benefit manage Express Scripts International (also known as Merc Medco for a few more months).

Meeting Highlights (Key points from the Aetna presentation):

- TRS-Care Medicare Advantage PPO plan (hereafter TRS-Care MA) is NOT an individual Medicare Advantage plan. It is a specific group plan with better benefits for participants and physicians compared to other individual Medicare Advantage plans;
- TRS-Care MA does not act as a "gatekeeper" and cannot deny medical service that is Medicare eligible (in other words, the insurance provider is not overriding a doctor's discretion on your behalf);
- TRS-Care MA does not cover procedures that are not already Medicare eligible (meaning that if Medicare is not covering a procedure, such as an experimental procedure or a cosmetic procedure, it is not likely that the TRS-Care MA plan will, either);
- TRS-Care participants CAN opt-out starting in November of 2012. The number to opt-out is 1-866-217-

2409 (TDD: 711);

- If a TRS-Care participant opts out, though, they cannot get back into the TRS-Care MA plan until at least January 2014;
- **If the TRS-Care participant is the least bit interested in trying this new option, they should not opt-out in November. After January 1, 2013, a participant will be able to opt-out at any time**;
- The Aetna doctor and hospital network is very large in Texas and in the nation. This is a national network;
- If your doctor is telling you they will not take this plan, Aetna will contact that doctor and verify they have the information on this TRS-Care MA plan and how it is different from individual MA plans already in the market;
- Aetna has a very high success rate (90 percent!!) in convincing doctors to accept the Medicare Advantage plan if they can communicate directly with them;
- The number to check if your doctor(s) are in the plan is 1-866-217-2409 (TDD: 711);
- The benefit levels with the TRS-Care MA plans are higher than traditional Medicare and TRS-Care;
- Cost savings are a combination of health advocates working with you and on your behalf, and;
- Better medical care planning, follow-through, and follow-up with the many additional services offered through the TRS-Care MA plan (many of these additional services are FREE to TRS-Care MA plan enrollees);
- These costs savings are being passed on to you and to the TRS-Care plan.

Participant questions asked during the Q&A:

- **Can Aetna deny me the care that my doctor is saying I need?** Aetna response: No, the Aetna TRS-Care MA plan does not deny services provided by medical professionals that are already Medicare eligible.
- **Aetna and TRS are lowering my premiums in this plan, but they are saying my benefits are richer. How is this advantageous to TRS and Aetna and less costly for me with better benefits?** Aetna response: Traditional Medicare does not engage in health advocacy and does not have the extensive effort for coordination of care for all your health questions and concerns. The TRS-Care Aetna MA plans work together to coordinate and engage with you directly for better, faster, more comprehensive care. These efforts, with you at the center of this care plan, saves everyone time and money in the long run as it keeps you healthier and helps get you well more quickly.
- **I have called various hotlines and the people are hard to understand or communicate with. Can we get a better group of people to communicate with?! (much applause with this question)** Aetna Response: People from Aetna are here in America. We are building teams all over Texas with additional call centers in San Antonio and Arlington. More agents are coming online all the time.
- **How many customer service reps will their be?** Aetna response: We do not have that answer, but we will get it to you (TRTA will follow-up).
- **Is "health advocate" just another term for "services gatekeeper?"** Aetna response: No, your health care is a collaborative effort with you at the center and Aetna and your care providers all working together. Many Aetna care advocates are registered nurses who are there to ensure you are getting quality care, making sure your questions are answered, and providing you tips on healthy living. In addition, TRS-Care Aetna MA plan has many FREE services built into this plan including special wellness discounts, quarterly communications on healthy living, and lots of hands-on feedback through the customer service hotline.
- **Is this plan tied to Affordable Care Act? What happens if it is repealed?** Aetna Response: No, this plan is not tied to the Affordable Care Act. Medicare Advantage plans have been around for a long time. About 1 out of 3 Medicare eligible participants around the country are in a Medicare Advantage plan. The future trends are suggesting those numbers may increase to 1 out of 2. No, these plans are not tied to the Affordable Care Act (reemphasized by the speaker).
- **Is the copay associated with the TRS-Care Aetna MA plan in effect a substitute for the 80/20 rule we now have through traditional Medicare and TRS-Care (80 percent of the usual and customary claim covered by Medicare with the other 20 percent covered by TRS-Care)?** Aetna response: Yes. Under the current plan Medicare pays first, then TRS. With the new plan Medicare is no longer involved. One payment is processed. You pay the copay for the office visit (which may be \$5 or \$10). After that, you pay nothing else for that visit, unless some other service is required (such as labs, tests, etc.). Those services are covered under the plan depending on what they may be.
- **My spouse is deceased and I have Med through him. Will I qualify?** Aetna Response: This is a

more individualized question, and we will help answer it before you leave.

- **No info being given on the Med D plan.** Aetna response: I am sorry that we are unable to answer questions about Medicare D and the new TRS prescription drug benefit program. Contact TRS or Express Scripts with these questions.
- **Is this network nationwide?** Aetna Response: Our TRS-Care Aetna MA network is a nationwide preferred provider network. Same benefit regardless of where you live.
- **Can I really opt-out any time?** Aetna response: Yes. November 2012 is the start of the opt-out, but if you want to at least try the new plan and all the enhanced benefits at a lower cost, then wait until the plan begins in January and evaluate it for yourself. You will be able to opt-out any time after that and you will have the experience to know how the plan is working for you and with your medical care providers. You will not be able to opt back in until January 2014 if you opt out in November. People who opt out after January 1 will revert back to traditional Medicare and TRS-Care 2 or 3 (whichever one you had before the new plan started).
- **I called 4 of my primary doctors and they all said "no" to Medicare Advantage plans. Is that common?** Aetna response: No, it is not common. Contact our Aetna service representatives at 1-866-217-2409 and have the retiree advocates call the doctors directly to see if they understand how the plan works and make sure they will not accept payment. When doctors learn more about this plan and how it is a special group Medicare Advantage plan, many accept the plan with no problem. The key is getting Aetna involved in this process and do not accept the first "no" without letting us talk to your care providers. It may really help you save a lot of money.
- **I want to ask about the opt-out one more time. Is it really a no penalty opt out at any time for any reason?** Aetna response: Yes. First opt out is in November. Try it first and then opt-out if you are not satisfied, but satisfaction rates for these group Medicare Advantage plans are very high. Yes, you can opt out and then revert back to the original plan.
- **Aren't medical services approved by Medicare?** Aetna response: Yes, the Feds regulate Medicare services eligibility and these provisions also govern Medicare Advantage plans. Doctor's must determine care and Aetna cannot deny those services so long as the services are Medicare eligible. If it is experimental and or cosmetic (which Medicare does not pay now), these claims may not be paid. Remember to engage your health care advocates in the Medicare Advantage program through our customer service phone number--1-866-217-2409.

The session broke into individualized Q&A after this discussion.

If you did not see the question asked here that you want answered, please email me and I will work to get that question to Aetna.

Again, today was only the first of over 20 scheduled statewide meetings. TRTA will continue to update you on the meetings, the questions, and the answers provided to our TRTA members. Additional meetings are being planned and added for your convenience.

If you have questions, please send them to tim@trta.org or to trta@trta.org. We are recording these questions and will use them to update you in the future.

Thank you for your membership in TRTA. As you know, these are challenging times and we need your support and membership to effectively represent you! If you are not a member, but want information on joining TRTA, please contact us at 1.800.880.1650.

One final thought...the implementation of the new TRS-Care MA plan will impact hundreds of thousands of TRS retirees. Out of these hundreds of thousands of TRS retirees that will be impacted, only about 16,000 are signed up for seminars around the state. Now is a great time to talk to you friends and family about joining TRTA to get as much information on these plans as possible.