



## HealthTrust Medicare Advantage with Prescription Drug Plan: FAQs for Member Groups

Version 03.13.2024



### Section I: How It Works

**Q: *What is the HealthTrust Medicare Advantage with Prescription Drug (HealthTrust MAPD) plan?***

**A:** The HealthTrust MAPD plan, which will start on January 1, 2025, is an employer-sponsored Medicare Advantage plan with a nationwide provider network. The HealthTrust MAPD plan differs from an individual Medicare Advantage plan because it is sponsored and designed by HealthTrust and provides the robust coverage that HealthTrust Member Groups expect. Additionally, because it is a HealthTrust Medicare Advantage plan, Member Groups and Retirees will continue to receive personalized service from HealthTrust.

The HealthTrust MAPD plan is a fully insured plan issued by Anthem and as such, Retiree claims will no longer be a part of your Group's rating nor be reported in Group claims experience. As a fully insured plan, Anthem will process pre-authorizations and claims according to their rules and guidelines, while following HealthTrust's custom MAPD benefit structure. As with all Medicare Advantage plans, the HealthTrust MAPD plan is subject to the Centers for Medicare and Medicaid Services (CMS) regulations.

**Q: *What is the difference between the HealthTrust MAPD plan and an Individual Medicare Advantage plan?***

**A:** The HealthTrust MAPD plan is an Employer Group Waiver Plan (EGWP), which is a special type of Medicare Advantage plan offered only by employer groups to their former employees and dependents. EGWPs are fully customized by the employer (or, in this case, HealthTrust), including benefit structure and plan design (copays, coinsurance, etc.). Additionally, the HealthTrust MAPD plan has a national provider network that includes all providers participating in Medicare. In contrast, individual Medicare Advantage plans are sold by insurers and purchased by individuals directly. They are not customizable and have different plan designs and coverages, and the lower-premium variants often have limited provider networks and stringent preauthorization rules.

**Q: *How will HealthTrust's Retiree programs work going forward?***

**A:** HealthTrust currently has two Retiree benefit plans that Member Groups can choose to offer to Medicare-eligible individuals: Medicomp Three with Prescription Drug (MC3) and Medicomp Three without Prescription Drug (MCNRX).

- MC3 will be retired as of December 31, 2024 in favor of the HealthTrust MAPD plan.
- All currently enrolled MC3 Retirees will be automatically moved to the HealthTrust MAPD plan effective January 1, 2025.
- Member Groups who currently offer MCNRX will have the option to continue to offer the plan or discontinue that plan option. No new enrollments into MCNRX will be accepted after December 31, 2024.

- Retirees who are enrolled in MCNRX will be given the option at open enrollment in October 2024 of remaining on MCNRX (if their Member Group decides to continue to offer MCNRX) or moving to the HealthTrust MAPD plan effective January 1, 2025.
- Further information about enrollment forms, annuity forms and other logistics will be released later this year.

**Q: *How does the HealthTrust MAPD plan affect Retiree open enrollment?***

**A:** HealthTrust MAPD plan Enrollees are pooled into a single group (not with their Member Group) with a January Plan Year, in order to align with Medicare's year. The HealthTrust MAPD plan open enrollment will occur in the fall each year, with a January 1 effective date for both January and July renewal Groups.

July renewal Groups will have open enrollment as usual in the spring for all other non-HealthTrust MAPD plan Retiree coverage including MC3, MCNRX and Dental.

For July renewal Groups, the spring 2024 revisit rating, renewal, and open enrollment processes will continue as normal, with the exception of coverage for the Medicomp Three with Prescription Drug plans (MC3), which will be valid only for the period of July 1, 2024 through December 31, 2024.

**Q: *How will a Member Group elect the HealthTrust MAPD plan?***

**A:** As a fully insured benefit program, the HealthTrust MAPD plan will be added through a separate election process. July Member Groups will receive the HealthTrust MAPD plan Rate Package (which includes a rate letter, transmittal, plan summary, and revised Retiree Billing Administrative Services Agreement, if applicable) on March 27, after the Member Group receives its Revisit Rate Package for all other coverages. January Member Groups will receive the MAPD Rate Package in August.

**Q: *When will the final rate for the HealthTrust MAPD plan be set?***

**A:** The final rate for the 2025 plan year will be set by the HealthTrust Board of Directors at the March 21, 2024 meeting. This rate will be applicable to both January and July Member Groups and will be communicated to Member Groups and Retirees shortly after that meeting. We expect Retirees will experience a 30-70% savings over current MC3 rates.

**Q: *How will Retirees learn about the HealthTrust MAPD plan?***

**A:** In April, HealthTrust will send individual Retirees (of both January and July renewal Groups) an announcement of the new HealthTrust MAPD plan, with a Retiree-facing FAQ document and plan summary as well as contact information for Retirees who have questions. Separate announcements will go to Retirees enrolled in the MC3 plans, the MCNRX plan, and Early Retirees. HealthTrust and Anthem will jointly hold regional information sessions in the late summer and fall of 2024, and open enrollment will begin in October 2024.

**Q: *Can Retirees stay on the MC3 plan after January 1, 2025?***

**A:** No, the HealthTrust Board of Directors has retired the MC3 plan effective December 31, 2024 in favor of the HealthTrust MAPD plan. The HealthTrust MAPD plan will offer substantially similar benefits at an anticipated contribution savings of 30-70%.

**Q: *Can Retirees apply their NHRS subsidy to the HealthTrust MAPD plan?***

**A:** Yes, Retirees can apply their NHRS subsidy to the HealthTrust MAPD plan.

## Section II: HealthTrust's Decision to Offer Medicare Advantage

**Q: *Why did HealthTrust make the decision to move to the HealthTrust MAPD plan?***

**A:** The current MC3 plans offer robust coverage but at a significantly rising contribution cost, driven primarily by prescription drug expenses. Over the last several years we have observed a significant shift in Retirees choosing to elect the MCNRX coverage and obtaining private prescription drug coverage due to the cost of the MC3 plans.

The HealthTrust MAPD plan allows Retirees to have a significantly less expensive option while simultaneously offering comprehensive benefits and controlling prescription drug expenses. This was achieved by capitalizing on the passage of the Inflation Reduction Act of 2021 (IRA). The IRA redesigned the Medicare Part D prescription drug program in order to improve drug affordability, effective January 1, 2025. Important Part D changes include closing the Medicare coverage gap ("donut hole"), eliminating the 5% coinsurance for the catastrophic care phase, instituting a total annual maximum out-of-pocket ("MOOP") cap of \$2,000, and allowing CMS to negotiate prescription drug prices. By offering the HealthTrust MAPD plan, HealthTrust gives Retirees the ability to experience major out-of-pocket cost savings from the Part D redesign while still utilizing their New Hampshire Retirement System (NHRS) medical subsidy, because the HealthTrust MAPD plan is being offered by their former employer. The HealthTrust MAPD plan is much less costly and will result in savings between 30% and 70% per Enrollee over previous MC3 contributions.

## Section III: Benefits to Members and Retirees

**Q: *How will the HealthTrust MAPD plan benefit Member Groups?***

**A:** The HealthTrust MAPD plan ensures that Member Groups have a comprehensive coverage option for their Medicare-eligible Retirees, at a much more affordable cost than the MC3 plans. By designing a custom EGWP plan, HealthTrust has ensured that the plan provides robust coverage for Retirees including: \$0 out-of-pocket cost for most medical care, enhanced benefits, a nationwide network, and comprehensive prescription drug coverage. In addition, unlike individual Medicare Advantage Plans, eligible Retirees are able to apply their NHRS subsidy amounts to the coverage cost. In addition, HealthTrust will continue to provide:

- **Billing Administration.** HealthTrust will continue to offer no-cost Retiree Billing Administrative Services for Member Groups.
- **Education and Enrollment for your Employees and Retirees.** HealthTrust will continue to facilitate education and enrollment, including the transition to becoming a Medicare-eligible Retiree.

**Q: *How will the HealthTrust MAPD plan benefit Retirees on the plan?***

**A:** The HealthTrust MAPD plan will provide enhanced benefits at lower costs for most Retirees.

- **Lower Costs for Retirees.** The HealthTrust MAPD plan will provide comprehensive benefits much like the current Medicomp Three with the RX10/20/45 Prescription Drug Plan (MC3-RX10/20/45), but at a much lower cost. The HealthTrust MAPD plan allows Retirees to take full advantage of the changes coming from the Inflation Reduction Act of 2021 (IRA), contributing to the significantly lower prescription drug out-of-pocket costs. Retirees will save between 30% and 70% compared to the MC3-RX10/20/45 plan contribution cost.
- **Comprehensive Coverage.** The HealthTrust MAPD plan includes all the benefits of Medicare Parts A, B and D and more, in one convenient plan. Nationally, employer-sponsored Medicare Advantage plans have a proven track record of providing stable and comprehensive coverage. The HealthTrust MAPD

plan will offer one prescription drug plan design and will have a \$0 out-of-pocket cost for most medical services and will provide prescription drug coverage with a \$10 copayment for generic medications, \$20 for preferred brand-name medications, and a \$45 copayment for non-preferred medications. The current prescription drug plans offered as part of MC3 to Retirees will be retired with MC3 as of January 1, 2025.

- **Ability to apply their NHRS Subsidy.** As an employer-sponsored Medicare Advantage plan, any applicable New Hampshire Retirement System (NHRS) subsidy the Retiree may be eligible for can continue to be applied to reduce the contribution cost.

## **Section IV: HealthTrust MAPD Plan Benefits**

**Q: *What are some of the benefit enhancements that will be available through the HealthTrust MAPD plan that are not available in most individual Medicare Advantage plans?***

**A:** Here are some of the benefits that will be available:

- The HealthTrust MAPD plan is a copayment plan, not a deductible or coinsurance plan. This plan design is beneficial because it includes enhanced medical benefits and, for prescription drugs, Enrollees have lower initial out-of-pocket costs (copayments only) and do not need to be concerned with deductibles or coinsurance.
- Medical copayments are \$0 for most services.
- The HealthTrust MAPD plan includes additional prescription benefits not covered by Medicare Part D.
- Additional medical benefits not covered under original Medicare include benefits for eye exams, hearing aids, acupuncture, chiropractic services, the Healthy Meals post-hospitalization program, and the Silver Sneakers wellness program.
- Contribution savings average between 30% and 70% compared to the current MC3 plan cost.

**Q: *How will the HealthTrust MAPD plan prescription drug benefits work?***

**A:** The HealthTrust MAPD plan includes Medicare Part D prescription drug coverage provided by CarelonRx, Anthem's internal pharmacy benefit manager, and includes the Medicare Part D formulary. Retirees will have the choice to fill their short-term or long-term prescription medications at any network retail pharmacy location nationwide or through the mail service. The plan includes a \$10 copayment for generic medications, \$20 for preferred brand-name medications, and a \$45 copayment for non-preferred medications according to Anthem's formulary, as amended from time to time. Enrollees will pay the same copay whether getting their prescriptions at a retail pharmacy or through the mail, and will pay the same copay for up to a 34-day or 90-day supply. Once an Enrollee has reached the \$2,000 annual maximum out-of-pocket cost, there will be no further copays until the start of the next plan year. The HealthTrust MAPD plan also includes additional covered drugs including prescription cold medicines, vitamins and minerals. The extra covered drugs have the same copay structure, but the copays do not count toward the annual maximum out-of-pocket cost.

**Q: *Are there other programs, such as wellness programs, in the HealthTrust MAPD plan?***

**A:** HealthTrust MAPD plan Enrollees will have access to Anthem's robust Silver Sneakers wellness program. This program provides access to in-person and online classes, and health and wellness discounts. HealthTrust MAPD plan Enrollees will also have access to the LifeResources Employee Assistance Program (EAP) through their Member Group. Individuals enrolled in the HealthTrust MAPD plan will utilize Anthem's wellness programs and will not have access to the Slice of Life program and other HealthTrust Well-Being programs.

## Section V: Billing and Payment

**Q: *Are Retiree Billing Administrative Services through HealthTrust still available?***

**A:** Yes. Member Groups will execute a new Retiree Billing Administrative Services Agreement with their HealthTrust MAPD plan transmittal.

**Q: *How will Retirees pay for HealthTrust MAPD plan coverage?***

**A:** Retirees of Member Groups that have elected Retiree Billing Administrative Services can elect to pay with their NHRS medical subsidy, NHRS pension deduction, Member Group payment, or individual Retiree direct bill. Retirees who have elected direct bill may pay by recurring payment via Automated Clearing House (ACH) or credit card. Additional details regarding payment will be released in the coming months. Payment for the MAPD plan will be due by the first of the month of each coverage month. For example, the Retiree's payment for January coverage will be deducted or charged, or the check must be received by HealthTrust, on January 1. The process for payments via NHRS deductions and Member Group payments will remain the same.

**Q: *How will Groups receive information about Retiree billing?***

**A:** All Retirees enrolled in the HealthTrust MAPD plan will be assigned to a new "Medicare Advantage" billing group. Member Groups will continue to receive a Retiree Supplemental Report with each invoice. If Groups elect to pay a portion of the HealthTrust MAPD plan coverage, they will be billed their portion under the Medicare Advantage billing group. As a fully insured coverage separate from other self-insured HealthTrust coverage, the HealthTrust MAPD plan will not be assigned to other billing groups that you may have configured. Retirees enrolled in both the HealthTrust MAPD plan and in another HealthTrust coverage (such as Dental), will have their HealthTrust MAPD plan coverage assigned to the Medicare Advantage billing group and their other coverage assigned to their current billing group.

## Section VI: Benefits Administrator Tips

**Q: *As a Benefits Administrator, what steps do I need to take now and before the HealthTrust MAPD plan becomes available on January 1, 2025 for our Member Group to offer the plan?***

**A:** Here are a few steps to get you started:

- **Stay informed.** These FAQs are a great start! Log in to your SMP account and click on the Medicare Advantage tile on a regular basis for updated information, emails, flyers, and other resources as they become available.
- **Watch for messages from HealthTrust** with updated information, timeframe and deadlines for required paperwork as they become available.
- **Watch for your HealthTrust MAPD plan Rate Package.** There will be a separate transmittal for the HealthTrust MAPD plan and a new Retiree Billing Administrative Services Agreement, if applicable. ***July renewal Groups, watch for your Rate Package, coming March 27! January renewal Groups will receive their HealthTrust MAPD plan Rate Package in August.***
- **Encourage your Retirees and employees to have an account in the SEP.** They will need an SEP account to communicate with HealthTrust through the Secure Message Center, read information about their plan and access the Anthem single sign-on button.