

PEBB Medicare Portfolio Overview and Plan Comparisons

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Overview

- Hearing from the retiree community
- Medicare and the PEBB Portfolio
- Comparing individual market plans and group-sponsored plans
- Provider Network Insights
- PEBB Program Medicare Plans Benefit Designs

Hearing from the Retiree Community

- Presentations like this
- Conferences
- Listening sessions
- Correspondence
- Ongoing throughout 2023

PEBB Medicare Portfolio

Uniform Medical Plan (UMP) Classic Medicare

- Self-insured coordination of benefits (COB) plan
- Original Medicare FFS pays primary on medical claims, UMP pays secondary
- Creditable drug coverage, UMP pays primary on pharmacy claims

Kaiser WA and Kaiser NW Medicare

- Kaiser WA – Medicare Advantage (MA) and Original Medicare COB plans
- Kaiser NW – SeniorAdvantage (MA)
- Creditable drug coverage

United Healthcare PEBB Balance and PEBB Complete

- Employer group Medicare Advantage plus Prescription Drug (Part D) coverage (MA-PD)
- National PPO network of providers, no difference in cost share for in/out-of-network care
- Lower premiums and out-of-pocket costs

Premiera Medicare Supplement Plans F & G

- Supplemental (Medigap) plans for Medicare eligible enrollees (retired or disabled)
- Helps enrollees fill the “gaps” in Original Medicare
- Do not include drug coverage

Medicare & the PEBB Portfolio

Coordination of Benefits (COB) with Original Medicare (UMP Classic Medicare)	Medicare Advantage (Kaiser WA and Kaiser NW MA)	Medicare Advantage plus Part D (UHC MA-PD plans)	Medicare Supplement (Premera Plans F & G)
<p>Medicare Part A (Hospital) + Medicare Part B (OP/Prof) Original Medicare</p> <ul style="list-style-type: none"> Health plans coordinate the payment of medical claims with Original Medicare <p>Medical Claims</p> <ul style="list-style-type: none"> Medicare = Primary UMP = Secondary <p>Pharmacy Claims</p> <ul style="list-style-type: none"> UMP = Only payer 	<ul style="list-style-type: none"> Covers all Original Medicare Popular option for retirees seeking additional benefits not covered by Original Medicare Offer Creditable Drug Coverage 	<ul style="list-style-type: none"> Covers all Original Medicare + Medicare Part D drug coverage Part D federal subsidy intended to cover approximately 75% of Part D drug costs Employer group plans allow for customization of benefit/formulary 	<ul style="list-style-type: none"> Supplemental (Medigap) plans for Medicare eligible enrollees (retired or disabled) Plans help cover out-of-pocket costs for Original Medicare <u>Do not</u> include drug coverage

PEBB Medicare Portfolio

	UMP Classic Medicare	Kaiser WA & Kaiser NW MA	UHC MA-PD	Premera Medicare Supplement Plan F/G
Medicare Explicit Subsidy	\$183 or 50% of premium, whichever is less			
Medical	COB with Original Medicare	Medicare Advantage Medicare Part C (Part A + Part B, Managed Care)		Help to cover opt-of-pocket costs of Original Medicare
Pharmacy	Creditable Drug Coverage		Part D drug coverage	No drug coverage

Managed Care v. HMOs

- Not all Medicare Advantage plans are HMOs
- HMOs usually have limited networks of providers/facilities
- Managed care means case management to control plan and member costs and provide the necessary care at the right time

Comparing Individual Market Plans and Group-sponsored Plans

Key Differences: Commercial AARP UHC Plans and PEBB's Group-sponsored UHC MA-PD Plans

	Commercial Market AARP Plans	PEBB Group-sponsored MA-PD Plans
Plan Network Design	Mostly HMO (closed networks)	PPO – Any Willing Medicare Provider
Maximum Out-of-pocket (Medical)	\$5,000 - \$6,500 (In-network)* \$10,000 (Out-of-network)*	\$500 (PEBB Complete) \$2,000 (PEBB Balance)
Copays (Primary Care)	\$0 (In-network)* \$25 (Out-of-network)*	\$0 (PEBB Complete) \$15 (PEBB Balance)
Copays (Specialty)	\$35-\$45 (In-network)* \$65 (Out-of-network)*	\$0 (PEBB Complete) \$30 (PEBB Balance)
Pharmacy Deductible	\$225 for Tiers 3-5**	\$100 for Tiers 3-5
Maximum Out-of-pocket (Pharmacy)	No Maximum Limit**	\$2,000
“Donut Hole” Coverage Gap	25% Member Coinsurance**	Just pay applicable cost share until Pharmacy Out-of-pocket Max reached

* AARP UHC underwritten “Choice” & “Patriot” PPO Plans

** AARP UHC underwritten “Choice” PPO Plan (“Patriot” has no drug coverage)

Additional Key Differences

- Under HCA's contract with UHC, there is a dedicated UHC customer service team just for PEBB Program retirees
- HCA staff are available to help members navigate coverage issues, a service for *all* PEBB retiree plans (not just UMP)
- Neither of these are available to an individual enrolled in a private individual MA or MA-PD plan

More Key Differences

- HCA administers eligibility and enrollment, so a carrier cannot simply drop a PEBB Program retiree's coverage
- PEBB Program retirees can change plans each year within the PEBB offerings without restrictions that exist for individual market plan switching
- HCA's contract management team actively monitors and intervenes with all carriers to ensure they achieve contracted levels of customer service

Provider Network Insights

Who Determines the Network?

- HCA does not do direct provider contracting for PEBB plans – *even for UMP*
 - Instead, Regence & Moda (for UMP), Kaiser NW, Kaiser WA, and UHC manage their own provider networks
- Providers can join or leave a network with adequate notice
 - Neither HCA nor a carrier can require future participation in any plan, including UMP

United Provider Network

- UMP retirees are concerned about if they will be able to continue seeing their current providers under a United PEBB plan
- 97% of UMP providers are in the United network
- An additional 2.18% are Medicare providers who accept United plans
- Gaps are mostly hearing aid providers or other non-Medicare providers

United Provider Network

- The key question to ask is “if my provider accepts the plan,” rather than “is my provider in-network”
- Regardless of UHC network status, the member cost share for covered services is identical – an enhancement compared to UMP Classic Medicare

Current PEBB Medicare Plans' Availability



Provider Directories

- For the most current info on what PEBB plans a provider accepts, call *the plan* directly

Plan	Phone Number	Website
KPNW Senior Advantage	1-877-221-8221	Healthy.kaiserpermanente.org/ doctors-locations
KPWA Medicare Advantage	1-866-648-1928	wa- doctors.kaiserpermanente.org
UHC PEBB Balance and PEBB Complete	1-855-873-3268	retiree.uhc.com/wapebb/find- a-provider

Medicare Retiree Premiums

Single Subscriber
Premium*

2023

Kaiser NW Senior Advantage	\$176.13
Kaiser WA Medicare Advantage & Original Medicare	\$174.59
UMP Classic Medicare	\$438.34
UnitedHealthcare (MA-PD) PEBB Complete	\$145.63
UnitedHealthcare (MA-PD) PEBB Balance	\$122.94
Premera Medicare Supplement Plan F Retired	\$115.16
Premera Medicare Supplement Plan F Disabled	\$196.69
Premera Medicare Supplement Plan G Retired	\$98.53
Premera Medicare Supplement Plan G Disabled	\$164.05

*Premium after Medicare Explicit Subsidy, proposed at \$183 or 50% of the premium, whichever is less for the 2023 plan year.

**SRDP = State Registered domestic partner. Rates are equal to twice the single subscriber premium, minus the self-pay admin of

Plan Phone Numbers

Plan Name	Phone Number
Kaiser NW Senior Advantage	1-800-813-2000
Kaiser WA Original Medicare and Medicare Advantage	1-888-901-4600
Premera Plan G	1-800-817-3049
UnitedHealthcare PEBB Balance and PEBB Complete	1-855-873-3268
Uniform Medical Plan Classic Medicare	1-888-849-3681

Mail Order Pharmacies

- Uniform Medical Plan Classic Medicare –
 - Postal Prescription Services (PPS)
 - Costco (beginning January 1, 2023)
- UHC PEBB Complete and PEBB Balance –
 - Optum Rx and Optum Specialty Pharmacy

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Supplement to WSSRA August 22 and September 13 presentations

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2022 PEBB In Person Benefits Fair Schedule

Date	Time	City	Location
October 25	10 am - 3 pm	Seattle	UW Seattle
October 26	8 am - 2 pm	Seattle	UW Medical Center
October 27	8 am - 2 pm	Seattle	Harborview Medical Center
November 1	noon - 3 pm	Spokane	Spokane Community College
November 2	11 am - 2 pm	Pasco	Columbia Basin College
November 3	noon - 3 pm	Yakima	Yakima Convention Center
November 4	noon - 3 pm	Wenatchee	Wenatchee Valley College
November 7	noon - 3 pm	Vancouver	Clark College
November 8	noon - 3 pm	Olympia	Lacey Community Center
November 9	noon - 3 pm	Bellingham	Western Washington University
November 10	noon - 3 pm	Bellevue	Bellevue College

PEBB Program Medicare Offering Benefit Designs

Worldwide Travel

Coverage of Emergency Services

UMP Classic Medicare

UHC PEBB Complete &
PEBB Balance

Kaiser Northwest and Kaiser
Washington Medicare plans

Premera Plan F/G

Coverage of Non-Emergency Services*

UMP Classic Medicare

UHC PEBB Complete &
PEBB Balance

*Members manually submit claims for care received internationally and are reimbursed by the plan.

UMP and Premera Plan F/G

	UMP Classic	Premera Plan G
Medical Deductible	\$250	Part B deductible \$233 (Plan Year 2022)
Max Medical Benefit Out-of-Pocket	\$2,500	\$233 (Plan Year 2022)
In Patient Services	\$200/day (per admission)	\$0
Outpatient Services	15%	\$0
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$0
Specialty Care	15%	\$0
Urgent Care	15%	\$0
ER Copay	\$75 + 15%	\$0

UMP and KPNW Senior Advantage

	UMP Classic	Kaiser NW Senior Advantage
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$1,500
In Patient Services	\$200/day (per admission)	\$500/admission
Outpatient Services	15%	\$50
Outpatient Mental Health Care	15%	\$30/individual, \$15/group
Primary Care Office Visit	15%	\$30
Specialty Care	15%	\$30
Urgent Care	15%	\$35 office, \$50 ER
ER Copay	\$75 + 15%	\$50
Supplemental Benefits		
Chiropractic Care	\$15/24 visits	\$35/12 visits
Acupuncture	\$15/24 visits	\$35/12 visits
Massage Therapy	\$15/24 visits	\$25/12 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$25 annual exam, hardware up to \$150 every 24 months
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$35 annual exam, up to the allowed amount one per ear any consecutive 60 months
Gym Membership	Not covered	Silver and Fit, \$0

UMP and KPNW Senior Advantage - Pharmacy

	UMP Classic Medicare	Kaiser NW Senior Advantage
Pharmacy Deductible	\$100	\$0
Max Pharmacy OOP	\$2,000	No OOP Limit
Value Tier (UMP only)	5% up to \$10	N/A
Tier 1 - Generic	10% up to \$25	\$20
Tier 2 - Preferred Brand Name	30% up to \$75	\$40
Tier 3 - Non-Preferred Brand Name	N/A	50% up to \$200
Specialty	N/A	50% up to \$200

UMP and KPWA Medicare Advantage

	UMP Classic	Kaiser WA Medicare Advantage
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$2,500
In Patient Services	\$200/day (per admission)	\$200/day (per admission)
Outpatient Services	15%	\$200
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$20
Specialty Care	15%	\$20
Urgent Care	15%	\$20
ER Copay	\$75 + 15%	\$65
Supplemental Benefits		
Chiropractic Care	\$15/24 visits	\$15, 12 visits (Non-spinal) unlimited visits for spinal
Acupuncture	\$15/24 visits	\$15/visit, 12 visits
Massage Therapy	\$15/24 visits	\$30/visit, 10 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$15 annual exam, hardware up to \$300 every 24 months
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$20 annual exam, up to the allowed amount one per ear any consecutive 60 months
Gym Membership	Not covered	Silver and Fit, \$0

UMP and KPWA Medicare Advantage - Pharmacy

	UMP Classic Medicare	Kaiser WA Medicare Advantage
Pharmacy Deductible	\$100	\$0
Max Pharmacy OOP	\$2,000	No OOP Limit
Value Tier (UMP only)	5% up to \$10	N/A
Tier 1 - Generic	10% up to \$25	\$20
Tier 2 - Preferred Brand Name	30% up to \$75	\$40
Tier 3 - Non-Preferred Brand Name	N/A	50% or \$250
Specialty	N/A	N/A

UMP and 2023 UHC PEBB Balance

	UMP Classic	UHC PEBB Balance
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$2,000
In Patient Services	\$200/day (per admission)	\$500/admission
Outpatient Services	15%	\$500/admission
Outpatient Mental Health Care	15%	\$15 group/\$30 individual
Primary Care Office Visit	15%	\$15
Specialty Care	15%	\$30
Urgent Care	15%	\$15
ER Copay	\$75 + 15%	\$65

Supplemental Benefits

Chiropractic Care	\$15, 24 visits	\$15, 24 visits
Acupuncture	\$15, 24 visits	\$15, 24 visits
Massage Therapy	\$15, 24 visits	\$15, 30 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$0 annual exam (including contact lens fitting) hardware up to \$300 every 2 years
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$0 annual exam, hardware up to \$2,500 from United Hearing every 5 years
Gym Membership	Not covered	Renew Active, \$0

UMP and 2023 UHC PEBB Complete

	UMP Classic	UHC PEBB Complete
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$500
In Patient Services	\$200/day (per admission)	\$0
Outpatient Services	15%	\$0
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$0
Specialty Care	15%	\$0
Urgent Care	15%	\$15
ER Copay	\$75 + 15%	\$65

Supplemental Benefits

Chiropractic Care	\$15, 24 visits	\$0, 24 visits
Acupuncture	\$15, 24 visits	\$0, 24 visits
Massage Therapy	\$15, 24 visits	\$0, 30 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$0 annual exam (including contact lens fitting) hardware up to \$300 every 2 years
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$0 annual exam, hardware up to \$2,500 from United Hearing every 5 years
Gym Membership	Not covered	Renew Active, \$0

UMP and 2023 UHC PEBB Plans - Pharmacy

	UMP Classic Medicare	UHC PEBB Complete	UHC PEBB Balance
Pharmacy Deductible	\$100	\$0 (Tier 1) \$100 (Tiers 2-4)	
Pharmacy Max Out-of-pocket	\$2,000	\$2,000	
Value Tier			
Value Tier	5% up to \$10	N/A	
Tier 1 – Generic	10% up to \$25	up to \$5	
Tier 2 – Preferred Brand Name	30% up to \$75	up to \$45	
Tier 3 – Non-Preferred Brand Name	N/A	up to \$100	
Specialty	N/A	up to \$100	

2023 PEBB Plan Single Subscriber Premiums	Monthly	Annual
Kaiser NW Senior Advantage	\$176.13	\$2,113.56
Kaiser WA Medicare Advantage & Original Medicare	\$174.59	\$2,095.08
UMP Classic Medicare	\$438.34	\$5,260.08
UnitedHealthcare PEBB Complete (MAPD)	\$145.63	\$1,747.56
UnitedHealthcare PEBB Balance (MAPD)	\$122.94	\$1,475.28
Premera Medicare Supplement Plan F Retired	\$115.16	\$1,381.92
Premera Medicare Supplement Plan F Disabled	\$196.69	\$2,360.28
Premera Medicare Supplement Plan G Retired	\$98.53	\$1,182.36
Premera Medicare Supplement Plan G Disabled	\$164.05	\$1,968.60

Subscriber and Spouse (both Medicare eligible) = 2x single minus \$5/month

All premiums shown are after the State Medicare Explicit Subsidy applied.

PEBB Links

- 2022 Version: [PEBB Medicare Benefits Comparison Chart \(51-0604\) \(wa.gov\)](#)
- General HCA Landing Page for PEBB Retiree Benefits: [Medical plans and benefits | Washington State Health Care Authority](#)
- There is similar (and even more extensive insights) in the materials presented at the PEB Board this summer. Those slides can be found <https://www.hca.wa.gov/about-hca/public-employees-benefits-board-pebb-program/meetings-and-materials>. We suggest reviewing the June 30, July 14, and July 20 Board materials.

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Kaiser NW Senior Advantage	1-800-813-2000
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Questions?

HCA PEBB Medicare

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