



HealthTrust Medicare Advantage with Prescription Drug Plan: FAQs for Retirees

Version 04.23.2024



New Question – Added 4/23/2024

Q: *Will I need to stay enrolled in Medicare Parts A and B to be eligible for the HealthTrust MAPD plan?*

A: Yes. Retirees must be enrolled in original Medicare Parts A and B to be eligible for the HealthTrust MAPD plan.

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 other Medicare Advantage plans because it is sponsored and designed by HealthTrust and provides the comprehensive coverage, combined with the exceptional service, you expect from HealthTrust. Beginning January 1, 2025, the HealthTrust Medicomp Three with Prescription Drug (MC3) plan will be retired and replaced by the HealthTrust MAPD plan.

Q: *Will the HealthTrust MAPD plan cost less than my current health coverage?*

A: Yes, the cost for the HealthTrust MAPD plan is \$409.23 per Retiree, per month for calendar year 2025. Your individual cost may be less due to NHRS medical subsidy or any contribution provided by your former employer. If you are currently enrolled in a HealthTrust MC3 plan, your costs will be less on the HealthTrust MAPD plan, which offers substantially similar benefits for lower costs than the MC3 plan. 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 available at \$0 copayment for most medical services. For prescription drugs, Retirees on the HealthTrust MAPD plan have lower initial out-of-pocket costs (copayments only) and do not need to be concerned with deductibles or coinsurance.

Q: *Can I stay on a Medicomp Three plan after January 1, 2025?*

A: The answer depends on the type of Medicomp Three plan in which you are currently enrolled.

- If you are currently enrolled in the MC3 plan, you will NOT be able to stay on that plan, as it will be discontinued effective December 31, 2024 in favor of the HealthTrust MAPD plan. The HealthTrust MAPD plan will offer substantially similar benefits for just \$409.23 per Retiree, per month, an anticipated contribution savings of 30-70% per Retiree.
- If you are currently enrolled in a Medicomp Three **without** Prescription Drug (MCNRX) plan, your employer has the option to continue offering that plan. Talk to your Benefits Administrator at your Group to see if your employer will be offering the MCNRX plan after December 31, 2024. If the answer is yes, you can opt to stay on the MCNRX plan only if you make such election by December 31, 2024. You may also choose to enroll in the new HealthTrust MAPD plan.

Q: Can I leave the Medicare Advantage Plan and return to a Medicare Supplemental plan at any time?

A: No. All Medicare Advantage plan Retirees are entitled to a one-year trial period. If you are dissatisfied with your Medicare Advantage plan **before your first year is over, you can switch back to Original Medicare and purchase a Medicare supplemental plan**; the Medicare supplemental plan carrier is required to allow you to enroll. After the one-year trial period, you can switch back to Original Medicare but may have trouble finding an affordable Medicare supplemental plan because after the one-year trial period, Medicare supplemental carriers are not required to allow you to enroll and you will be **subject to an underwriting determination**.

Section II: Your Medical Benefits

Q: What are some of the medical benefits of the HealthTrust MAPD plan?

A: Here are key benefits of the HealthTrust MAPD medical coverage:

- **No deductibles. No coinsurance. \$0 copayments for most medical services.**
- **No referrals needed!** You can go to doctors, specialists and hospitals anywhere in the country without a referral as long as they are eligible to participate in Medicare.*
- **Additional benefits:** toward eye exams and eyewear, hearing services and hearing aids, acupuncture, chiropractic services, Healthy Meals post-hospitalization program, the Silver Sneakers wellness program, and HealthTrust's LifeResources Employee Assistance Program.
- **You may apply your New Hampshire Retirement System (NHRS) subsidy** (if you receive one) to your contribution cost and pay your contribution through NHRS annuity deduction.
- **Services** available with no copayment:** All preventive care, screenings and tests; inpatient and outpatient hospital care, emergency and urgent care services, diagnostic tests; outpatient rehabilitation services, skilled nursing facility care (100-day limit per benefit period), home health agency care and hospice care; durable medical equipment and related supplies, diabetes supplies and self-management training; transportation to medical facilities for emergency (ambulance) and non-emergency (12 one-way trips/year) services; mental health services.
- **Additional resources and single sign-on button to Anthem** through the HealthTrust Secure Enrollee Portal (SEP) at healthtrustnh.org.

** If the provider is not eligible to participate in Medicare, you may be responsible for the full cost of the services you receive. Providers that do not contract with Medicare are under no obligation to treat you, except in emergency situations.*

*** Some services may require prior authorization by your plan to get covered services. Based on the service you are receiving, your provider will know if prior authorization is needed.*

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

A: Yes! As a HealthTrust MAPD plan Retiree you will have access to Anthem's robust Silver Sneakers wellness program. This program provides access to a gym membership at participating gyms with access to in-person and online classes, and health and wellness discounts. You will also have access to the LifeResources Employee Assistance Program (EAP) through your former employer. You will also be able to utilize Anthem's Medicare Advantage wellness programs available through the HealthTrust MAPD. You will not have access to the Slice of Life program and other HealthTrust Well-Being Programs.

Q: Will I need to change doctors and other providers when I'm enrolled in the HealthTrust MAPD Plan?

A: No. As long as your doctor or other medical provider participates in Medicare and bills Anthem, you will be able to keep your current providers with your HealthTrust MAPD plan.

Section III: Your Prescription Drug Benefits

Q: *What are some of the HealthTrust MAPD plan prescription drug benefits?*

A: The HealthTrust MAPD plan includes Medicare Part D prescription drug coverage provided by CarelonRx, Anthem's internal pharmacy benefit manager, and utilizes a Medicare Part D formulary.

Key Benefits:

- Your copayments are \$10 for generic medications, \$20 for preferred brand-name medications, and \$45 for non-preferred medications according to Anthem's Medicare Part D formulary, as amended from time to time.
- In December, Anthem will send you one ID card to use when accessing medical and/or prescription services. You can fill your short-term or long-term prescription medications at any network retail pharmacy location nationwide (simply show your new ID card on or after January 1, 2025) or through the Mail-Order Pharmacy. You pay the same copay whether you fill your prescription at a retail pharmacy or through the Mail-Order Pharmacy, and the same copay applies for up to a 34-day or a 90-day supply.
- Your maximum out-of-pocket cost for prescription medications is \$2,000. Once you have paid \$2,000, you will not need to pay any additional copays until the start of the next plan year.
- Your plan includes "Extra Covered Drugs" that have the same copay structure, but the copays do **not** count toward the \$2,000 annual maximum out-of-pocket cost. These drugs include: prescription cold medicines, contraceptive devices, erectile dysfunction medications, vitamins, minerals, and some over-the-counter medications for which your doctor has written you a prescription.

Section IV: Billing and Payment

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

A: It will be easier than ever to pay your bill for your monthly contribution. In just a few minutes, you can set up monthly payments through your credit card or from automatic withdrawal from your bank account through Automated Clearing House (ACH).

- **To set up an automatic monthly ACH withdrawal from your checking or savings account**, you will need to complete the *Retiree ACH Authorization Form* and return it to HealthTrust. To access this form, log in to your Secure Enrollee Portal account and click ID Cards/Forms.
- **To set up automatic payment from your debit card or credit card**, please call HealthTrust Enrollee Services at 800.527.5001.

Q: *When will my monthly contribution payment be due?*

A: Payment for the HealthTrust MAPD plan will be due on the first day of each coverage month. For example, your payment for January, 2025 coverage will be deducted from your bank account or your credit or debit card on January 1, February 2025 coverage will be deducted on February 1, and so on.

Q: *Can I apply my New Hampshire Retirement System (NHRS) subsidy to the HealthTrust MAPD plan?*

A: Yes, you can apply your NHRS subsidy to the HealthTrust MAPD plan. If you're currently having your medical contribution deducted from your NHRS pension, **your payment due date is not changing**. The process for payments via NHRS annuity deductions will remain the same as it is for the Medcomp Three plan and you will **not** need to complete a new NHRS Annuity Deduction Form.

Section V: Tips for a Smooth Transition to the MAPD Plan

Q: *How will I enroll in the HealthTrust MAPD plan when it becomes available?*

A: How you will enroll in the HealthTrust MAPD plan depends on the plan in which you are currently enrolled.

If you are currently enrolled in Medicomp Three with Prescription Drug coverage (MC3), your MC3 coverage will be effective through December 31, 2024, then you will be automatically moved to the HealthTrust MAPD plan, effective January 1, 2025. There is nothing more you need to do! You will receive your ID card in the mail in December, prior to January 1, 2025.

If you are currently enrolled in Medicomp Three without Prescription Drug coverage (MCNRX) you have the following options for enrollment:

- If your employer continues to offer MCNRX coverage and you are enrolled in MCNRX coverage as of December 31, 2024, you will have the option to continue on your MCNRX coverage or switch to the HealthTrust MAPD plan.
- If your employer **does not** opt to offer MCNRX coverage after December 31, 2024, you can switch to the HealthTrust MAPD plan or find other coverage.

Q: *What steps should I take now before I enroll in the HealthTrust MAPD plan in October?*

A: Here are a few steps to take to be ready to start using your MAPD benefits as soon as they become available to you on January 1, 2025:

- **Create an account on the HealthTrust Secure Enrollee Portal (SEP), if you haven't already.** Creating your account takes only a few minutes to do. You can watch a 4-minute step-by-step video, *Learn How to Create Your Secure Enrollee Portal Account*, by visiting our home page at healthtrustnh.org. **Please note:** If you and your spouse will be enrolled in the HealthTrust MAPD plan, you will *each* need to create your own unique account with your own email, username and password.

You will need to have your own SEP account in order to:

- Access your monthly invoice and set up automatic billing. If you choose not to set up automatic billing, you will receive your invoice in the mail.
- Click the Anthem single sign-on button for direct access to detailed information about your specific plan.
- Access the LifeResources Employee Assistance Program through the single sign-on button.
- Send secure messages to HealthTrust through the SEP Message Center.
- Read plan and program information provided by HealthTrust.
- **Stay informed.** These FAQs are a great start! HealthTrust and Anthem will also be teaming up to provide regional education sessions in the late summer and fall of 2024.
- **Watch for the pre-enrollment guide from Anthem.** Anthem will mail a pre-enrollment guide in the late summer to all Medicare-eligible Retirees.

Q: *Where can I get more information about coverage through the HealthTrust MAPD plan?*

A: If you have questions about how to enroll in the MAPD plan before January 1, 2025, you can contact HealthTrust Enrollee Services by sending a secure message through your SEP Message Center, emailing enrolleeservices@healthtrustnh.org, or calling 800.527.5001.

For specific coverage questions about the HealthTrust MAPD plan, call the Anthem First Impressions Line at **833.476.1461**. After January 1, 2025, you will be able to find detailed information as well as your coverage documents and ID cards by logging in to your SEP account at www.healthtrustnh.org and clicking the Anthem button.