

## Retiree Health Plan Advisory Board (RHPAB)

### Public Comment from April 2019

---

From: Linda Bonfiglio

Sent: Monday, April 15, 2019 11:41 AM

To: Alaska Retiree Health Plan Advisory Board

Subject: Retiree prescriptions with Optum as secondary insurance

Hi there,

I'm interested in knowing where it says in the Alaska care booklet, the primary insurance has to pay in excess of secondary insurer Optum's co-pay of \$4.00?

Situation:

I have a primary insurance with a \$100.00 deductible and a co-pay of \$10.00 for prescriptions. My primary insurance has contracted rates lower than the cash price of for prescriptions.

1. Optum charges \$4.00 per prescription until my primary insurance deductible is satisfied.
2. I fill a prescription (after the deductible is met) that has a cash price of \$36.00 and my primary insurance has a contracted rate of \$12.00 leaving me their copay of \$10.00. Optum as secondary insurance pays \$6.00 and this leaves me with a final co-pay of \$4.00 (as though I did not have a primary insurance) because primary only paid \$2.00 and did not exceed the 2nd insurance co-pay of \$4.00.

Please help me find these changes for coordination of benefits in the Alaska care booklet. I've had many 2nd insurances throughout my lifetime and have never had these prescription scenarios before. All these secondary insurances in the past were paying incorrect? I find that difficult to believe.

I understand this change just came about when Optum discovered the errors in the past with all the prior Alaska care insurers including Healthbenefits, Wells Fargo, and Aetna so they have made the corrections now going forward per Retirement and Benefits vendor manager, Steve Ramos.

I would really appreciate your helping me to understand this change and where this is now addressed in the retiree booklet for Alaska care.

I'm looking forward to your response.