

AlaskaCare Retiree Town Hall 8

Event Summary

Date	Thursday, March 21, 2019 10:00 to 11:00 a.m.
Location	Live teleconference
Recording	https://vekeo.com/event/alaskacare-44711/
Attendance	Attendees were encouraged to register in advance to ensure their phone number would be called. All retirees who registered online for the event or whose phone number was on file with DRB were included on the auto-dial call list. Approximately 703 attendees participated in the call.

Presenters

State of Alaska, Department of Administration Staff + Contractor	
Emily Ricci	Chief Health Policy Administrator, Division of Retirement and Benefits
Steve Ramos	Vendor Manager, Division of Retirement and Benefits
Richard Ward	Segal Consulting (contracted actuary for AlaskaCare plans)

Introduction

Emily Ricci provided a brief overview of the Town Hall format, encouraged participants to submit questions on the phone during the event or via e-mail, and reminded participants that sharing personal health information or questions about individual claims cannot be addressed publicly in this forum. Participants can submit questions before or during the event at: drbtownhall@alaska.gov. In today's town hall event, we will answer any questions you have about your health plan.

Updates from the Division:

- The Retiree Health Plan Advisory Board (RHPAB) continues to review proposed changes to the plan and analysis of potential benefits, costs and impacts. The Board's modernization committee will meet next on Wednesday, March 27 [NOTE: this meeting was later postponed to Tuesday, April 23]. The Division is working closely with RHPAB to analyze and review proposed changes to the medical plan. This ongoing effort, known as the modernization project, is intended to make improvements to the health plan, including many recommendations and requested plan benefits from retirees, while ensuring that the plan is financially sustainable over the long term. DRB staff want to hear from you! What changes would you like to see to the health plan? Is there a benefit that is not covered today, that you believe should be offered to retirees? Let us know at AlaskaRHPAB@alaska.gov.
- In October 2018 the Division released a Request for Proposals (RFP) for vendors to bid on providing Third Party Administrator (TPA) services for AlaskaCare plans, effective starting January 1, 2020. This contract provides claims administration and network services for the employee and retiree health plans and dental plans. The current health plan contractor is Aetna and the current dental plan contractor is Moda. Periodically, the Division competitively bids the TPA contracts through an RFP. This gives the Division an opportunity to seek better service at lower cost for members of the AlaskaCare plans. The Division is in negotiations with this bidder to secure a contract and agree on performance guarantees, known as the clarification period. Information about this bidder or process

cannot be made public at this time but will be shared when the contract is executed. The contract will begin January 1, 2020.

Reminders about recent changes to the AlaskaCare health plans:

- AlaskaCare transitioned to a new Pharmacy Benefit Manager (PBM) on January 1, 2019: OptumRx is now the PBM for all AlaskaCare plans and handles all pharmacy claims. Aetna remains the third-party administrator for medical claims, and Moda-Delta Dental continues to administer dental claims. All AlaskaCare members were sent a welcome kit and new ID cards by OptumRx at the end of 2018. Please remember to show your new ID card to your pharmacist when you fill your next prescription or update this information online if you receive prescriptions by mail. If you didn't receive your card, need a new card, or have any questions about your plan, please contact OptumRx at (855) 409-6999.
- Some Medicare eligible retirees have sufficiently high income to be charged a monthly premium surcharge for their Medicare plan(s), known as an Income Related Monthly Adjustment Amount, or IRMAA. Retirees and dependents enrolled in the enhanced EGWP and subject to the IRMAA for this group Medicare Part D plan are eligible for reimbursement from the State, provided as a monthly payment to a tax-advantaged account. Retirees subject to an IRMAA are asked to contact the Division and provide the letter you receive annually from CMS, documenting that you are subject to IRMAA and at what amount. Please e-mail your documentation to doa.drb.irmaa@alaska.gov, send it via fax to (907) 465-4668, or by mail to the Division of Retirement and Benefits, P.O. Box 110203, Juneau, AK 99811-0203.

Once you send your paperwork to request your IRMAA reimbursement account through a health reimbursement arrangement (HRA) account, PayFlex (a subsidiary of Aetna) is the administrator of these accounts and will be in touch to set up your reimbursement. Welcome kits were sent in mid-January for those who were enrolled January 1; if you were enrolled later in the year, expect to receive this information soon, including a welcome letter and instructions for setting up your account. You can receive your reimbursement as an automatic deposit each month, or a receive a check in the mail. New enrollments are processed weekly after they are received by PayFlex, with follow-up to the member within 10 business days. If you submitted information more than two weeks ago, please contact PayFlex at (888) 678-8242. If you have had a longer delay, please let the Division know at doa.drb.irmaa@alaska.gov.

The next Tele Town Hall will be **Thursday, April 18, 2019 at 10:00 a.m.** Please register online by Wednesday, April 17! <http://doa.alaska.gov/drb/headlines/2018/08/eqwp-tele-town-hall/>

Summary of Questions and Answers

The following questions were answered during the call. Presenters answered as many questions as possible during the hour, and chose questions that were representative of the topics being asked most often, from a variety of participants from across Alaska and other locations in the U.S.

- 1. I am required to wear glasses for my vision. I buy sturdy lenses and replace them in my existing frames, rather than getting new frames each year. If I am not utilizing the benefit to pay for frames, it is possible to re-direct that benefit to other costs, such as enhancements to my lenses, or because I need a more expensive lens?**

Thank you for sharing this idea! The Division is collecting ideas, suggestions for improvement, and additional plan benefits to consider for the retiree health plan. Ideas will be shared with the Retiree Health Plan Advisory Board (RHPAB) for discussion as part of the modernization project, or for consideration at a future time. Please send this idea, and any additional feedback, in writing to AlaskaRHPAB@alaska.gov.

Any changes to the Dental, Vision and Audio (DVA) plan must be evaluated for potential impacts to members' cost for this plan, as it is fully funded through member premiums and increasing benefits under this plan would have a direct impact on members' premiums. Any updates to the plan need to be balanced to provide good value while remaining affordable for members.

- 2. I understand that the Division does not currently publish an annual report on the costs of the health care plans in each category of spending (such as expenses related to pharmacy, chiropractic, surgery, etc.). Would the Division consider publishing a full annual report of these expenditures, and making this publicly available to inform members?**

We understand your concern and appreciate your interest in making the health plan financially sustainable over the long term. The Division meets quarterly with the Third-Party Administrators and our benefit consultants to review the trends in spending in all the minor and major spend categories across the health plan, on both the Employee and Retiree side. Our next quarterly meeting to review this information will be May 6-7, followed by the RHPAB meeting on May 8. If you are interested in listening in to this meeting, please e-mail drbtownhall@alaska.gov about how to participate.

The Division is interested in developing an annual report, that is comprehensive but easily understood, using the data available through existing reporting and information about the health trust. We are working to improve communications with retirees, including our monthly e-newsletter and tele town hall events.

There is already required accounting for the overall spending on health care costs for the health trust, these reports are publicly available, and the Division can share them with members of the public.

- 3. I am a retiree and currently eligible only for Medicare Part A (not Part B). Am I also eligible for the EGWP pharmacy plan?**

Yes, if you are eligible for either Medicare Part A or Part B, you are also considered by CMS to be eligible for the EGWP, which is a group Medicare Part D plan.

Please contact the Division directly at drbtownhall@alaska.gov or by phone, in Juneau at (907) 465-4460 or toll free at (800) 821-2251, to discuss this directly.

- 4. I understand there is an 80% reimbursement (up to \$2,000) allowance for hearing aids. There are high-quality options available on the market for considerably less, so it is not difficult to find an option less than \$2000. Would the Division consider allowing, for any unused funds under this reimbursement, purchase of other hearing assistance devices such as for televisions?**

The Dental, Vision and Audio (DVA) plan has not been significantly changed since at least 2003. Any changes to the DVA plan must be evaluated for potential impacts to members' cost for this plan, as it is fully funded through member premiums and increasing benefits under this plan would have a direct impact on members' premiums. This needs to be balanced to provide good value while remaining affordable for members.

Thank you for sharing this idea! The Division is collecting ideas, suggestions for improvement, and additional plan benefits to consider for the retiree health plan. Ideas will be shared with the Retiree Health Plan Advisory Board (RHPAB) for discussion as part of the modernization project, or for consideration at a future time. Please send this idea, and any additional feedback, in writing to AlaskaRHPAB@alaska.gov.

- 5. I recently contacted PayFlex regarding my IRMAA reimbursement and did not have a good experience: the company appeared to not have done enough training for its customer service staff and made several clerical errors on my account. Will this be addressed through the contracting process soon?**

The Division has received feedback from several AlaskaCare members about PayFlex and is following up with the vendor to address these. This service is currently being provided through the medical third-party administrator, Aetna. The new contract, set to begin on January 1, 2020, is currently in the competitive bid process. The Division has retained the right in that upcoming contract to carve out some services, to potentially allow for separate contracting if needed for services like this one.

- 6. Please describe what IRMAA is, and the process for enrolling in monthly reimbursement for the IRMAA premium surcharge.**

Some Medicare eligible retirees have sufficiently high income to be charged a monthly premium surcharge for their Medicare plan(s), known as an Income Related Monthly Adjustment Amount, or IRMAA. Retirees and dependents enrolled in the enhanced EGWP and subject to the IRMAA for this group Medicare Part D plan are eligible for reimbursement from the State, provided as a monthly payment to a tax-advantaged account. Retirees subject to an IRMAA are asked to contact the Division and provide the letter you receive annually from CMS, documenting that you are subject to IRMAA and at what amount. Please e-mail your documentation to doa.dr.irmaa@alaska.gov, send it via fax to (907) 465-4668, or by mail to the Division of Retirement and Benefits, P.O. Box 110203, Juneau, AK 99811-0203.

Once you send your paperwork to request IRMAA reimbursement account through a health reimbursement arrangement (HRA) account, PayFlex is the administrator of these accounts and will be in touch to set up your reimbursement. Welcome kits were sent in mid-January for those who were enrolled January 1; if you were enrolled later in the year, expect to receive this information soon, including a welcome letter and instructions for setting up your account. You can receive your reimbursement as an automatic deposit each month, or a receive a check in the mail. New

enrollments are processed weekly after they are received by PayFlex, with follow-up to the member within 10 business days. If you submitted information more than two weeks ago, please contact PayFlex at (888) 678-8242. If you have had a longer delay, please let the Division know at doa.dr.irmaa@alaska.gov.

7. *My spouse and I are both retirees with AlaskaCare plans. Please describe how coordination of benefits works.*

Coordination of Benefits (COB) is the process used to determine who pays any claim first when you or your dependents have more than one health plan. AlaskaCare coordinates with other health plans, including other AlaskaCare plans. For two retirees who are both covered by AlaskaCare plans, these are considered separate policies and can therefore coordinate to provide double coverage for both individuals. This is a relatively unique feature among health care plans. Please contact the Division if you have any questions about your health plan.

8. *I have contacted OptumRx on multiple issues recently. During the automated prompts when I call the concierge line, the system asks, "Are you enrolled in Medicare Part D?" I was unclear how to answer this and wanted to ensure I am providing correct information.*

Thank you for bringing this to our attention! The Division will review the "phone tree" script that OptumRx uses, to better understand when and how this question is asked of members. However, any information provided through telephone prompts does not impact your ability to access the concierge service, so there is no wrong answer.

OptumRx provides a dedicated line for AlaskaCare members, provided on your ID card, the AlaskaCare website and materials from OptumRx. Please use this number, (855) 409-6999, rather than using any other number on OptumRx's website provided as a general contact. This will ensure you are accessing the AlaskaCare specific concierge team, who has been trained specifically on the policies of our health plan and are knowledgeable about your benefits.

9. *I recently had a prescription denied, and OptumRx stated that this medication is not FDA approved. What follow-up should I have with my provider, to ask for a different medication or otherwise address this issue so that I can access the appropriate medication?*

The Division is working on developing a list of medications that have not yet been approved by the FDA or have recently been determined to be ineffective by the FDA. It will be posted to the DRB website.

10. *Regarding wellness and preventive benefits: many people are interested in wellness programs such as Silver Sneakers. I am more interested in accessing immunizations, such as the flu shot, and suggest that AlaskaCare cover these for retirees.*

Preventive benefits, including wellness programs like Silver Sneakers and immunizations, are very common requests from our retirees. As of January 1, 2019, with the roll-out of EGWP, we also adopted the preventive medication and vaccines under Medicare Part D. Some vaccines that were not previously covered are now covered. The retiree plan covers the shingles vaccine as part of the pharmacy benefits, for Medicare and non-Medicare eligible retirees and dependents, provided that the vaccine is administered at a pharmacy. Unfortunately, Medicare Part D covers the shingles

vaccine but not the influenza vaccine. The Division and RHPAB are discussing coverage of preventive services as part of the modernization project, so this benefit may be changed at a future date.

- 11. I recently became eligible for Medicare in late 2018 (between September 1 and December 31), after the initial round of ID cards were sent for EGWP eligible members, so I did not receive the correct cards in my welcome kit. Others who became eligible late last year are having the same problem. I have received 6 incorrect ID cards from OptumRx.**

Please contact the Division directly at drbtownhall@alaska.gov or by phone, in Juneau at (907) 465-4460 or toll free at (800) 821-2251, to discuss this directly. The Division will follow up as soon as possible with OptumRx. If you are having the same issue as this caller, or if you were recently enrolled in EGWP and do not have the correct ID cards, or your ID cards are incorrect for any other reason, please contact us as soon as possible.

- 12. In a previous year's health fair, I was able to attend and have my bloodwork done at no cost at the event. I did not attend last year's health fair but wanted to attend this year to have the same service done. How can I ensure that I am registered?**

The Division sponsors health fairs in multiple communities across the state each fall, and partners with the Pacific Health Coalition to host these events. Events are held in Anchorage, Juneau and Fairbanks, and recently the Division added an event in the Mat-Su as well. The events have registration slots, to ensure members can reserve time for services such as the blood test and to avoid long waits at the beginning or end of day depending on the demand from walk-ins. Because the bloodwork is a fasting test, in past years attendees have tended to show up at the beginning of the day, leading to high demand.

Attendance at health fairs has doubled over the last 2 years, and registration slots fill up quickly. Later this summer, look for information about the upcoming fall health fairs. If you intend to have a blood test or other service at the health fair, be sure to sign up as soon as possible to secure your slot at a time convenient for you!

- 13. Similar to the previous question, I had trouble securing a slot for bloodwork at the health fair, as the slots were all full. Would the Division consider adding more appointment slots for blood tests at the fair, so more retirees can benefit from this service?**

The Division will coordinate with the Pacific Health Coalition to see if its feasible to add additional time slots to the Health Fairs.

- 14. I am charged an IRMAA and had great difficulty with PayFlex recently, working with five different customer service people on the phone. It would also be easier if I could receive one yearly reimbursement check, rather than smaller monthly checks. Is this an option?**

The Division will be meeting with PayFlex representatives about how to correct and improve their service, based on feedback from several retirees. The division will research what options are available for reimbursement frequency and how this could be implemented.

Please contact the Division directly at drbtownhall@alaska.gov or by phone, in Juneau at (907) 465-4460 or toll free at (800) 821-2251, to discuss this directly.

15. Regarding the annual health fair: I have had difficulty signing up for an appointment slot, particularly in Anchorage, where I know that there are many other AlaskaCare members interested in participating. The slots fill up very quickly, making it difficult to access this benefit, and getting these services, especially preventive care, elsewhere are very costly.

The Division will coordinate with the Pacific Health Coalition to see if it's feasible to add additional time slots to the Health Fairs. We understand the importance of the health fairs to the Retiree Members.

16. I have generally had a positive experience with OptumRx but have been receiving multi-page paper statements with an explanation of benefits (EOB) each month, even if I did not fill a prescription. This seems excessive. Can I request paperless billing by default, or otherwise receive a shorter report, and make the other details available online if I want to see those details?

Thank you for this feedback. We understand that our retiree members have varying levels of technology knowledge, and do not necessarily have reliable Internet access, so to date the Division has opted to use paper mailings as the default process for retirees. We also understand that at least some retirees will prefer electronic communications, which are an option but must be selected as an opt-in through OptumRx. We will make information available about how to begin paperless billing.

17. Thank you for covering the shingles vaccine for retirees! I understand there are two different shingle shots available, which is the approved one for our plan? Additionally, I live on the Kenai Peninsula, would you consider having a health fair in my region?

Please contact the Division directly at drbtownhall@alaska.gov or by phone, in Juneau at (907) 465-4460 or toll free at (800) 821-2251, to discuss this directly.

There are two shingles vaccines, but did not have information readily available on the call about which one, or both, are FDA approved and therefore covered by Medicare Part D. The Division will research this and follow up.

Follow-Up: Two vaccines are licensed and recommended to prevent shingles. Both are covered under the AlaskaCare plan.

- Zoster vaccine live (ZVL, Zostavax) has been in use since 2006
- Recombinant zoster vaccine (RZV, Shingrix), has been in use since 2017

Shingrix is recommended by the CDC-Advisory Committee on Immunization Practices as the preferred shingles vaccine.

Regarding hosting a health fair on the Kenai Peninsula, the Division has explored options to do this in the past but has encountered several logistical challenges with hosting an event in this region. The Division is monitoring participation in the health fairs and considering whether it's feasible to expand further; we will also consider an additional location.

18. I was recently charged a significantly higher co-pay for my vision plan and was told that my plan had changed. Has the retiree vision plan changed?

The Dental, Vision and Audio (DVA) plan has not been significantly changed since at least 2003. We can research your issue further if you contact the Division and provide more details about your case.

Please contact the Division directly at drbtownhall@alaska.gov or by phone, in Juneau at (907) 465-4460 or toll free at (800) 821-2251, to discuss this directly.

19. Is the Silver Sneakers program available to AlaskaCare retirees?

Preventive benefits, including wellness programs like Silver Sneakers and immunizations, are very common requests from our retirees. The Silver Sneakers program is offered by Medicare Advantage plans and is not a benefit in the AlaskaCare retiree plan.

The Division is collecting ideas, suggestions for improvement, and additional plan benefits to consider for the retiree health plan. Ideas will be shared with the Retiree Health Plan Advisory Board (RHPAB) for discussion as part of the modernization project, or for consideration at a future time. Please send this idea, and any additional feedback, in writing to AlaskaRHPAB@alaska.gov.

20. Regarding the health fairs: I currently live in another state and am aware that there are health fairs close to home that are hosted by other plans. Could I attend one of these health fairs and submit for reimbursement for the services I receive there, since I cannot feasibly attend in Alaska?

Currently the retiree health plan does not provide for participation in health fairs in other states, only those sponsored by the Division within Alaska. The Division is collecting ideas, suggestions for improvement, and additional plan benefits to consider for the retiree health plan. Ideas will be shared with the Retiree Health Plan Advisory Board (RHPAB) for discussion as part of the modernization project, or for consideration at a future time. Please send this idea, and any additional feedback, in writing to AlaskaRHPAB@alaska.gov.

21. I appreciate these monthly Tele Town Hall events. Will you be covering other topics in the future, such as the long-term care plan?

Thank you for this feedback, and suggestion for a future event topic. The January Tele Town Hall focused on the Long-Term Care plan offered to retirees and generated several questions for members who wanted to better understand the plan. The Division plans to host a second event on this topic soon and include time during the event to provide an overview of the plan benefits, the levels of coverage available when a retiree opts into this plan, and answer members' questions. Please look for this topic to be addressed at a future Tele Town Hall!

22. I recently received a shingles vaccine from my primary care provider, and not at the pharmacy. I found out, after the fact, that this service was not covered by OptumRx because it was not provided at the pharmacy. Please clarify this for other retirees, so they can receive the vaccination as it is covered by the plan.

Thank you for providing this clarification and sharing it on the call! This is correct, the shingles vaccine is a pharmacy benefit and coverage for the shingles vaccine under AlaskaCare occurs when the vaccine is administered at a pharmacy.

As of January 1, 2019, with the roll-out of EGWP, we also adopted the preventive medication and vaccines under Medicare Part D. Some vaccines that were not previously covered, like the shingles vaccine, are now covered. The retiree plan covers vaccines as part of the pharmacy benefits, for Medicare and non-Medicare eligible retirees and dependents, provided that the vaccine is administered at a pharmacy.