

# Health Matters



April 2011



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**1-800-807-2997**

**24/7 Health Line**

to speak with a registered nurse about  
your *nonemergency* health concerns

**Free to ALASKACARE members**

## Benefit Fair coming to Ketchikan April 15-16

**A** **Benefit Fair will be held in** Ketchikan April 15-16, 2011, at the University of Alaska Southeast, Ketchikan campus. PERS and TRS members of *all* ages are invited to attend. Educational workshops will help you plan now for your future retirement security. The fair will provide employees and retirees covered under the ALASKACARE Health Plans an opportunity to learn more about their benefits. Sessions on the life and disability benefits available under *Optional Benefits* (formerly *Supplemental Benefits*) will be offered just in time for the upcoming Open Enrollment (see below). There will also be seminars on the *Supplemental Annuity* and *Deferred Compensation Plans*.

Watch for more details about this and upcoming fairs on our web site, [alaska.gov/drb](http://alaska.gov/drb).

## Get ready for Open Enrollment, May 12 - June 10 (for employees)

**O**pen Enrollment for employees will be May 12 through June 10, 2011, including enrollment in health benefits for members of the ALASKACARE Employee Health Plan and in *Optional Benefits* for all state of Alaska employees and participating employers.

You will *not* receive a customized enrollment guide in the mail this year; viewing all your information online allows us to better protect the security of your

*Continued on page 3*

This article provided by the state's Medicare Information Office. More information is available online at [www.medicare.alaska.gov](http://www.medicare.alaska.gov) or by calling 800-478-6065 or 269-3680 in Anchorage.

**Note:** The state's Medicare Information Office urges you to review authoritative coverage information in the publications referenced at the end of this article. You may also call 1-800-478-6065 (in Alaska only; 269-3680 in Anchorage) or the toll-free national Medicare number, 1-800-633-4227, to speak to a certified Medicare counselor.

For ambulance coverage under the ALASKACARE Health Plans, see page 43 in the ALASKACARE Retiree Insurance Information Booklet and pages 49-51 in the ALASKACARE Employee Health and Optional Benefits Information Booklet (formerly Select Benefits).

## Ambulance coverage under Medicare

**M**any people have questions regarding what Medicare will cover in terms of ambulance services. What follows is some guidance from Medicare.

Ambulance services may be covered under Medicare Part B (outpatient medical) to the nearest appropriate medical facility that is able to give you the care you need if you meet certain conditions. This might include ambulance service to or from a hospital, including a critical access hospital, skilled nursing facility, or dialysis facility. Types of ambulance transportation include emergency ground (vehicle), emergency air (airplane or helicopter), and non-emergency ground (when you need transportation to diagnose or treat your health condition and transportation



in any other vehicle would endanger your health).

If you think that Medicare should have covered a claim for ambulance service that it did not cover, carefully check your Medicare Summary Notice (MSN) or go to [mymedicare.gov](http://mymedicare.gov) to review the claim and detailed explanation of why Medicare didn't pay. There

are two common reasons for denials:

1. The ambulance company didn't fully document why you needed ambulance transportation.

If this happens, contact the doctor who treated you or the discharge social worker to get more information about your need for ambulance transportation. Send this information to the company that handles bills for Medicare or ask your doctor to send it.

2. The ambulance company didn't file the proper paperwork.

In this case, ask the ambulance company to refile the claim and don't pay the bill until the company has done so. In lieu of this, ask the company that handles bills for Medicare to contact the ambulance company on your behalf to make it aware of its responsibility to file a Medicare claim. If refiling your claim doesn't result in payment, you may file an appeal. (An appeal is an action you take if you disagree with a Medicare decision.) Your MSN will tell you why the bill wasn't paid, how long you have to file an appeal, and what appeal steps you can take. Keep a copy of everything you send to Medicare as part of your appeal. If you need more help, visit [www.medicare.gov/Publications](http://www.medicare.gov/Publications) to review the following publications or call 1-800-478-6065 for more assistance.

Medicare and Ambulance Services: ID# 11398

Medicare Coverage of Ambulance Services: ID# 11021

Your Medicare Rights and Protections: ID# 10112

## What's new with the ALASKACARE/Wells Fargo web login process?

**W**ells Fargo, the ALASKACARE third-party administrator, recently made some changes to the ALASKACARE web login process that should make it easier for members:

- A “Forgot Password” service is now offered.
- Passwords now expire every six months (instead of in 60 days).
- You are allowed five login attempts before your account is disabled; you will receive a warning before your last attempt.
- Your account will be disabled following 12 months of inactivity (instead of 180 days).

If you have never logged in to the site to check your benefit or claim information, you will first need to register by clicking on “Member Registration” at [alaskacare.gov](http://alaskacare.gov). Once logged in, you can see the benefits for which you are enrolled, dependents enrolled, and claim summaries. You can also choose to receive Explanation of Benefit (EOB) statements electronically.

## Tax not covered by health plans

Be aware that if any of your providers list sales, excise or other tax as a separate, itemized expense on their bills, it will not be paid by ALASKACARE when a claim is made. Taxes do not meet the definition of a covered expense under the plans, as described on page 26 in the employee insurance information booklet and on page 17 in the retiree booklet.

## Open Enrollment (cont'd from pg. 1)

personally identifiable information. In early May, you will receive an Open Enrollment notice in the mail, as well as via email, with Open Enrollment dates and instructions for accessing everything you'll need to review your benefits and enroll for the coming year.

Attend a benefits fair the week of May 23 and learn more about Open Enrollment. Fairs will be held in Anchorage, Fairbanks, and Juneau and will include sessions on the ALASKACARE *Employee Health Plan*, the life and disability benefits under *Optional Benefits*, as well as the features and benefits of the *Supplemental Annuity* and *Deferred Compensation Plans*. Check our website, [alaska.gov/drb](http://alaska.gov/drb), in early May for more fair details.

If you'd like a head start on Open Enrollment, you can review your current benefits once you log in to your account. To get to the enrollment login page, go to [alaska.gov/drb](http://alaska.gov/drb) and click on “Insurance Enrollment” under “Changes” in the right-hand sidebar. Once in the enrollment system, click on “Review My Current Elections” on the right side of the page.



Ask “KYP” is a regular feature, helping members to better understand their health plan.

“KYP”  
Know Your  
Plan



Health Matters is published quarterly by the Division of Retirement and Benefits.

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TDD hearing impaired:  
(907) 465-2805  
doa.drb.benefits@alaska.gov

The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act (ADA). This health newsletter is available in alternative communication formats upon request. To make necessary arrangements, contact the ADA Coordinator for the Division of Retirement and Benefits, at (907) 465-4460 or contact the TDD for the hearing impaired at (907) 465-2805.

**Disclaimer:**

Information in this newsletter summarizes the plan provisions, is supplemental only, and does not supersede the applicable Information Booklet's provisions.

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## ALASKACARE holds first health fair in Juneau

**A**LASKACARE held its first Juneau health fair in February in the atrium of the State Office Building. Offered to all active and retired ALASKACARE Health Plan members and their dependents, over 300 people attended the fair.



The fair was hosted in partnership with:

- Alaska Regional Hospital
- Wells Fargo Insurance Services
- Multiplan (formerly Beech Street) Provider Network
- Costco/Envision Rx Options Pharmacy Partners
- WIN for Alaska - Nurseline and wellness provider
- Magellan Health Services - Employee Assistance Plan (EAP) for active employees

The Alaska Division of Public Health and Take Heart Alaska also participated.

In a joint effort, Alaska Regional Hospital and the ALASKACARE Health Plans offered a variety of blood tests free of charge or at substantially reduced rates; 275 members took this opportunity to check their health status. Other screenings included blood pressure, height & weight, and body-fat composition.

ALASKACARE thanks everyone who helped make this fair a success, including the staff who worked long weekend hours, the partners who provided services and supplies and, most of all, the members who attended.