

SHBP CHANGES AND ANTICIPATED IMPACTS FOR 2025

UNC’s MAP Premium To Increase By \$82.59 Per Month; Anthem Premium To Increase By \$20 Per Month

SHBP Will Transfer Current UHC MAP Members to Anthem if UHC Members Do Not Affirmatively Select UHC

Care Impacts for UHC MAP Members Who Want to Change to Anthem May or May Not Be Significant. Members Should Research Coverages for Their Individual Providers and Medications

Under Age 65 Premiums, Providers, and Coverage to Be Mostly Unchanged

GSRA President Robert Riddle and other GSRA representatives met with Louis Amis (Executive Director-SHBP) and Cathy Craven (Deputy Executive Director-SHBP) on September 9 to further discuss the implications of the changes to the State Health Benefit Plan (SHBP) for Plan Year 2025. Executive Director Amis stated that members may change their benefit option during the Retiree Option Change Period (ROCP) scheduled for October 15, 2024 through November 8, 2024.

The two changes of significant importance for retired members who are enrolled in a Medicare Advantage Plan (MAP) are that (1) the monthly premium rates will be substantially increased in UnitedHealthcare (UHC) options under the SHBP, and (2) each retiree is required to make an affirmative option selection during the ROCP. If an affirmative selection is not made by the retiree, the retiree will be transferred by SHBP to the lowest cost option—Anthem’s Standard option.

Although SHBP solicited proposals from eligible health insurance companies for the Medicare Advantage Plans, the current SHBP vendors—Anthem and UHC—submitted the best and lowest cost proposals for Plan Year 2025 – beginning January 1, 2025. Anthem flipped the order of the vendors having the lowest cost premium that has been held by UHC for the recent plan years.

The SHBP includes several “retiree rates” depending on the retiree’s State (school) employment service. However, the rates shown below for each vendor and option are for a retiree having Medicare Part B with a retirement benefit deduction. The monthly premium rates below are for one (1) Medicare enrolled person.

	2025		2024	
	Standard MA	Premium MA	Standard MA	Premium MA
Anthem	\$20.00	\$187.00	\$156.15	\$386.46
UHC	82.59	218.39	.00	230.80

Retirees who are or will be enrolled before January 1, 2025, in one of the MAP options offered by Anthem or UHC will experience the following policy change for Plan Year 2025.

- **Policy change:** Members are required to complete an affirmative choice for Anthem or UHC during the Retiree Option Change Period.
- **Policy Change:** Medicare Advantage Plan members who fail to complete an affirmative option change will be transferred to the lowest monthly premium option (Anthem – Standard option). This transfer will be completed by the SHBP – effective for January 1, 2025.

The new premium rates for MAP members' will be deducted from the December pension payments or billed—according to the processes that the member has previously established—during the month of December. This deduction will pay the new premium for coverage effective January 1, 2025.

SHBP Educational Activities

The SHBP has scheduled several activities to assure that MAP members have access to information about the changes in the SHBP options. These activities will provide information about how to evaluate current or a new benefit selection for Plan Year 2025.

- Fifteen (15) ROCP Educational Sessions have been scheduled. The sessions and two ROCP Teleconferences have been planned and can be found at the SHBP website at: <https://shbp.georgia.gov/shbp-events/retiree-events/rocp-sessions>.
- Instructions for joining the sessions and participating in other educational sessions can also be found at <https://shbp.georgia.gov/shbp-events/retiree-events>.

MAP OPTION BENEFIT PROVISIONS

The good news is that the **MAP benefit provisions** under Anthem and UHC for the “Standard” and “Premium” options **will be the same in 2025 as in 2024—no change**. However, the Medicare Part D pharmacy benefit “out-of-pocket” **maximum** is being reduced from \$6,000 to \$2,000 per year. Therefore, each option under MAP will include this improved Medicare prescription drug benefit to reduce the **maximum out-of-pocket costs** for prescription drugs.

EVALUATING BENEFIT OPTIONS

A MAP member who wants to remain in the retiree’s previously chosen option may retain the option by completing the enrollment process (according to the SHBP instructions). If the retiree desires to change the currently enrolled option, the change can be made by following the SHBP instructions. However, if you are enrolled in an UHC option AND you do not complete the change transaction, you will be moved to the Anthem Standard option.

Listed below are considerations for staying in your current option OR changing your option. You should:

- (a) Always weigh the premium costs against the medical networks and any effects on the transition of any ongoing medical authorizations.
- (b) Consider possible differences in the medical provider network, and how a new network may affect the services you are receiving. FYI, SHPB reports that about 98% of the services provided by medical professionals in the UHC network were also included in the Anthem network.
- (c) Consider how the timing of this change may affect any ongoing transition of medical authorizations (prior approvals) that your medical providers may have processed on your behalf. Examples of approvals may be for special drugs, injections, home oxygen, long-term physical therapy, or surgical procedures. SHBP states that it and Medicare will supervise the transfer of records of medical approvals by a former vendor (Anthem or UHC) to the new vendor. Medical Services having these approvals will continue to be covered and paid under the benefits of the new option up to a period of 90 days.
- (d) Each member will receive notice – prior to January 1st – of any action taken about your SHBP coverage. If one finds that there is an error in the new coverage, the member should immediately contact the SHBP Membership Unit.

ACTIVE MEMBERS AND RETIREES UNDER AGE 65

The good news for Active SHBP members and retirees under age 65 is that the vendors and benefit provisions will be the same in Plan Year 2025 as in 2024. The vendors will be Anthem, UHC, and Kaiser. The options will be an array of health reimbursement options, HMOs, and High Deductible Plan. Other vendors supporting these options are CVS (Prescription Benefit Manager) and ShareCare (Wellness).

The premiums for all SHBP options for active and retirees under age 65 will increase on average about 6%. The monthly premium rates can be obtained by selecting the SHBP website (<https://shbp.georgia.gov/active-rates>).

Active and under age 65 retired SHBP members will NOT be required to make an affirmative selection if the member desires to continue the option previously selected. If no action is taken by the member, the health coverage selected in 2024 will be continued in Plan Year 2025.

ENROLLMENT MATERIALS

Enrollment materials will be mailed to the retiree's home address in sufficient time to attend an educational meeting and elicit answers to your questions

YOUR RECOMMENDED ACTIONS

1. Carefully, review the benefit package from SHBP.
2. Determine your expected cost (monthly premium and out-of-pocket medical expense).
3. Attend one of the ROCP meetings in your area to ask questions from a vendor representative in attendance at the meeting.
4. Determine if your medical providers are included in the network for the vendor you are considering.
5. If you are in a course of medical care that requires special or "prior" approval for payment coverage, SHBP reports that these approvals will be honored by the new vendor for the period approved and up to 90 days in the 2025 Plan year. Request your provider determine what what if any approvals will be required to continue coverage for your future care needs.
6. When you have sufficient information to make an informed decision, choose your desired vendor (Anthem or UHC) and option (Standard or Premium).**
7. Complete the enrollment process of your choice, according to the instructions from SHBP, between October 15 and November 8, 2024. The enrollment action can be completed electronically or telephonically.
8. When you receive notice (probably a new ID card) from the SHBP of the action processed, review your new card for accuracy and IF **INCORRECT**, contact the SHBP Membership unit quickly.

**NOTE: These Recommended Actions are designed for the SHBP Retiree who is enrolled in a Medicare Advantage Plan. However, active and under age 65 retirees should step through the same process except that these persons have more options to review and consider.