



Newsletter

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August 2020

SHBP Good News – Few Changes in 2021

The Board of Community Health met on August 13, 2020 and approved Commissioner Frank Berry's recommendations for the State Health Benefit Plan for CY 2021. (1) All contractors (Anthem, UnitedHealthcare, Kaiser, CVS Caremark, and Sharecare) will be retained; (2) Benefit options, deductibles, copays, out-of-pocket maximums will remain the same; (3) Premiums for active and under age 65 retirees will increase on average about 5%, (4) Premiums for the Medicare Advantage options for the Standard Option will change to \$ -0- for UHC and to \$146.15 for Anthem. See the charts for specific premium deduction amounts.

Open Enrollment and Retiree Option Change Period (ROCP) will begin on October 19, 2020, and end on November 6, 2020. DCH anticipates mailing the Decision Guides, rates and other information around September 16, 2020.

Virtual retiree education sessions will include vendor and SHBP representatives to respond to questions. The

virtual meetings will take place during the month of October so that the members can get needed additional information before and during the first few days of the ROCP. Be sure to review materials and/or virtual information to understand how the COVID-19 changes for virtual health care and/or waiver of copays will be handled in the 2021 benefit plans.

The following charts provide snapshots of the major financial components (deductibles, copays, coinsurance and out-of-pocket maximums) for each option although there are no changes for 2021. Specific monthly premium rates are shown in the charts. The Medicare Advantage options charts show the Maximum Out-of-Pocket and medical copayments (but not prescription copays) along with the monthly premiums for persons having Part B Medicare and enrolled in one of the MA options. NOTE: The premium rate shown for each MA option is for the basic subsidy policy adopted by the Board of Community Health—not the premiums based on the subsidy policy by years of service.

| Anthem Options ¹ | | | | | | |
|----------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| | Bronze Plan | | Silver Plan | | Gold Plan | |
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Deductible | | | | | | |
| You | \$ 2,500 | \$ 5,000 | \$ 2,000 | \$ 4,000 | \$1,500 | \$ 3,000 |
| You & Children/Spouse | 3,750 | 7,500 | 3,000 | 6,000 | 2,250 | 4,500 |
| You + Family | 5,000 | 10,000 | 4,000 | 8,000 | 3,000 | 6,000 |
| Medical OOPM² | | | | | | |
| You | \$ 6,000 | \$12,000 | \$ 5,000 | \$10,000 | \$4,000 | \$ 8,000 |
| You & Children/Spouse | 9,000 | 18,000 | 7,500 | 15,000 | 6,000 | 12,000 |
| You + Family | 12,000 | 24,000 | 10,000 | 20,000 | 8,000 | 16,000 |
| Coinsurance (Plan Pays) | 75% | 60% | 80% | 60% | 85% | 60% |

¹ Information is taken from the DCH website — if there is any discrepancy in DCH printed materials, the DCH information is official.

² OOPM includes deductible, coinsurance payments, copays and prescription drug copays.

| | | | |
|---|----------|----------|-----------|
| HRA | | | |
| You | \$100 | \$200 | \$400 |
| You & Children/Spouse | 150 | 300 | 600 |
| You + Family | 200 | 400 | 800 |
| Monthly Premiums (Payroll/Retirement Deductions) 2021 (Bronze, Silver, Gold opt) | | | |
| You | \$ 76.58 | \$114.32 | \$ 175.68 |
| You & Children | 151.64 | 215.80 | 320.11 |
| You & Spouse | 228.22 | 307.47 | 436.33 |
| You + Family | 303.28 | 408.95 | 580.76 |

| HMO, HDHP, & Kaiser Options | | | | |
|--|-----------------------|-----------------|-----------------|--|
| | Anthem/UHC HMO | UHC HDHP | | Kaiser HMO |
| | In-Network Only | In-Network | Out-Network | In-Network |
| Deductible | | | | |
| You | \$ 1,300 | \$3,500 | \$ 7,000 | None |
| You & Children/Spouse | 1,950 | 7,000 | 14,000 | None |
| You + Family | 2,600 | 7,000 | 14,000 | None |
| Medical OOPM³ | | | | |
| You | \$ 4,000 | \$ 6,450 | \$12,900 | \$ 6,350 |
| You & Children/Spouse | 6,000 | 12,900 | 25,800 | 12,700 |
| You + Family | 9,000 | 12,900 | 25,800 | 12,700 |
| Coinsurance (Plan Pays) | 80% | 70% | 50% | 100% (Various copays for medical services to accumulate into Medical OOPM) |
| Monthly Premiums (Payroll/Retirement Deductions) 2021 | | | | |
| | Anthem HMO | UHC HMO | UHC HDHP | Kaiser HMO |
| You | \$143.03 | \$174.49 | \$ 61.83 | \$154.13 |
| You & Children | 264.61 | 318.09 | 126.57 | 283.60 |
| You & Spouse | 367.76 | 433.83 | 197.24 | 391.49 |
| You + Family | 489.34 | 577.43 | 261.98 | 520.96 |

³ OOPM (Non-Medicare Advantage Option) includes deductible, your coinsurance payments, copays and prescription drug copays (except that **drug copays are not included** in the OOPM for the Medicare Advantage Options).

| MEDICARE ADVANTAGE (Anthem and UnitedHealthcare) | | | | | |
|---|-----------------------------|------------------------------|------------------------|---------------------|---------------------|
| | Standard Option | Premium Option | Your Premium CY 2021 | | |
| Deductible | None | None | Standard Option | | |
| Out-of-Pocket Maximum <i>(DOES NOT INCLUDE PRESCRIPTION COPAYS)</i> | \$3,500 | \$2,500 | You | Anthem | UHC |
| | | | | \$ 146.15 | \$-0- |
| Copay (Primary Care) | \$25 per visit | \$15 per visit | You & Spouse | 292.30 | -0- |
| Copay (Specialty Care) | \$30 per visit | \$25 per visit | | | |
| Complex Radiology or radiation Therapy in Doctor Office | \$35 copay per treatment | \$35 copay per treatment | Premium Option | | |
| Inpatient Hospital | 20% co-insurance | 20% co-insurance | | | |
| Outpatient Hospital Services | \$95 copay Observation Room | \$50 co-pay Observation Room | | Anthem | UHC |
| Diagnostic Procedures regardless of where performed | \$95 copay | \$50 copay | You You & Spouse | \$ 312.02 624.04 | \$ 148.22 296.44 |

Making a Decision⁴ – Under Age 65 SHBP Members

Deciding the medical insurance option for 2021 for an active member or under age 65 SHBP retiree requires a substantial amount of study and analysis about provider networks and costs. The first thing that you need to determine is “Am I satisfied with the provider network and/or drug formulary that is offered by the option or am I willing to change providers or drug tiers under the Option⁵.” Some points that you might consider are:

- All options provide for emergency treatment by an out-of-network provider.
- Vendor networks differ. However, all Anthem options use the same network, the UHC HMO and HDHP options use the same network, and the Kaiser HMO provides care through a network of facilities.
- **Anthem Bronze, Silver, and Gold** options and the **UHC High Deductible** Health Plan option have “out-of-network” benefits (if desired), although all of the costs for out-of-network services are treated

separately for the purpose of deductibles, copays, and maximum out-of-pocket (OOPM).

- **HMOs (Anthem and UHC options)** do not have an out-of-network benefit; therefore, if you are not satisfied with the network and are not willing to use another provider in the network, the entire cost for that service (except for emergency) is out-of-pocket and not covered by the plan.
- **The Kaiser option** does not have an “out-of-network” benefit; therefore, any services (unless emergency) outside the KP providers are not covered.
- The Kaiser option requires you to live or work in one of the counties listed in the Decision Guide.

GSRA anticipates that again for CY 2021, the Enrollment Portal (www.mySHBPga.adp.com) will provide Decision Support Tools to help you compare each benefit option. When analyzing your cost for each option, the bottom line is that you will pay about the same amount when you add the premiums and out-of-pocket expense in any option you choose **if you have extensive medical needs.**

⁴ Primary a reprint from the 2019 August Newsletter with appropriate changes.

⁵ Medical providers may decline continued network offerings at any time during the benefit year (CY 2021) although the vendors attempt to retain the contract with the provider.

When you pay a lower premium, you will pay higher out-of-pocket amounts when you receive medical services or when you pay a higher premium you will pay less out-of-pocket when you receive medical services. The question comes down to what medical expenses do you expect and would you rather pay a higher premium on a regular basis, or pay lower premiums that may require a higher out-of-pocket amount when you receive medical services. Other points that you should consider are:

- When **analyzing the HRA options, don't forget to subtract the HRA credits** that reduce the deductible and the OOPM. The HRA credits can be used for first dollar medical expense rather than the deductible.

- **All options encourage types of benefits for wellness** by rewarding incentives points or other “goodies” when you comply with the requirements of the respective wellness program. The amount of credits vary by type of incentive and may vary by how you can use the points in future services/benefits.

In summary, calculate your medical expenses for each year during the last two to three years and your expected or “at-risk” cost for the upcoming year. Determine how best to meet those needs based on the premiums, deductibles, copayments, and coinsurance.

Making a Decision for CY 2021 – Retirees Over Age 65

The option choices for retirees age 65+ are limited to the Medicare Advantage (MA) options with contractors UHC or Anthem--unless you can afford one of the unsubsidized monthly rates which vary from \$650.35 up to \$1,711.27 (depending upon the option). “Making a Coverage Decision” for CY 2021, therefore, assumes that your choice is limited to one of the MA options with one of the vendors (Anthem or UHC). DCH will provide you with more complete benefit summaries for the Standard and Premium options in the Decision Guide. Review the member premiums for 2021 that are shown in this article and available on the DCH website. If you and your spouse (both with Part B Medicare) are covered, the rates are double the single rate. The **Anthem “single” premium for the Standard Option has been changed from “zero” to \$146.15. UHC “single” premium for the Standard option is reduced to “Zero.”** The premium rates for the Premium option are \$312.02 and \$148.22 for Anthem and UHC, respectively.

Making your decision for 2021 has basically two components—vendor service and cost. Service has two components—provider networks and claims processing. Asking yourself the following questions may help you in selection.

Are there any differences in Provider Networks between Anthem and UHC? Although there are differences in the published provider networks, these differences do not impact service in the Medicare Advantage options. This is because Medicare requires both vendors to accept and pay claims when **the provider accepts Medicare patients**. Therefore, the provider may not be

included in the specific vendor network but accepts Medicare, and is considered in the Medicare network. **NOTE:** A provider may decline to participate in Medicare or **may decline to accept new Medicare patients**.

Are there any differences in claims processing or customer service between Anthem and UHC? Both vendors (Anthem and UHC) pay claims according to Medicare guidelines. Although there may be some differences in interpretation, there should not be substantial differences. You should decide which vendor best responds to your issues when you need help or clarification.

Is there a difference in the providers used by each vendor between their Standard and Premium Options? No, each vendor uses the same network (including any provider accepting Medicare) for both its Standard and Premium options. The only differences are the co-pay and out-of-pocket maximum for the visit or annual services.

Is there a difference in the copay for prescription drugs in the Standard and Premium options? No, the copays for prescription drugs are the same for both the Standard and Premium options. **You should, however, review the Prescription Drug Formulary** very carefully to determine if any of your drugs have changed “tiers”. Each vendor manages its pharmacy benefit program.

What is the maximum out-of-pocket cost that I will pay for each MA option? The annual maximum costs to you (excluding drug copays) are \$3,500 for the Standard or \$2,500 for the Premium option – a difference of \$1,000 annually.

What are the differences in premiums for an over age 65 Individual with Part B for Medicare Advantage Standard and Premium options?

| UHC Calculation – Annual Premium | | | |
|----------------------------------|-----------|------------|-----------------|
| Standard Premium | 12 months | X 0.00 | \$ 0.00 |
| | Annual | X \$148.22 | <u>1,778.64</u> |
| | | Difference | \$ 1,778.64 |

| Anthem Calculation – Annual Premium | | | |
|-------------------------------------|-----------|------------|-----------------|
| Standard Premium | 12 months | X \$146.15 | \$ 1,753.80 |
| | Annual | X 312.02 | <u>3,744.24</u> |
| | | Difference | \$ 1,990.44 |

The above calculations show that if you choose the Premium Option over the Standard Option, you will pay an additional premium of **\$1,778.64 for UHC** as the vendor or

an additional premium of **\$1,990.44 for Anthem** as a vendor during the year. The Premium options Vs. Standard options will reduce your out-of-pocket maximum by \$1,000 with either vendor. Therefore, in UHC you will pay **\$778.64 more** than the OOPM reduction of \$1,000 during the year. For **Anthem**, you will pay \$990.44 (\$1,990.44 less \$1,000) more than the OOPM reduction of \$1,000 during the year. Only you can decide the best option for you and your family.

When you have made your decision for 2021, see the section in your Decision Guide for “How to make changes in your SHBP coverage for CY 2021. If you decide not to make a change in your coverage, you can simply let your current option roll to 2021.

Caution: Medicare Advantage Members

YOU will, as an enrollee of a Medicare Advantage option, negatively affect YOUR coverage if YOU:

- Discontinue paying the Medicare Part B premium;
- Enroll in a Medicare Supplement Plan;

- Enroll in a non-SHBP MA plan
- Enroll in a Medicare Part D pharmacy plan.

Should you take any of the above actions, the MA coverage with SHBP will be terminated by Medicare and the SHBP will transfer you to the Anthem Bronze HRA plan. The premium with Anthem Bronze option will not be subsidized by the SHBP.

Turning 65 – Enroll for Medicare Part B

If someone in your SHBP coverage is reaching the age of 65 during the last few months of 2020 or during 2021, you must enroll for Medicare Part B or your premiums will be dramatically increased and/or you may pay a Medicare penalty when you do enroll in Medicare. The process for enrolling in Medicare Part B and notifying the SHBP should be simple; however, it is easy to miss important dates. So be careful. SHBP has a complete outline of the requirements at <https://shbp.georgia.gov/retirees-0/turning-age-65>. Please review this information 4 to 6 months before the individual’s 65th birthday.

Get Ready for the 2020 Virtual Annual Meeting!

Just like every other major organization, this year GSRA will hold its Annual Meeting virtually on October 20, 2020. The GSRA Board of Directors will pre-record the annual business meeting via ZOOM at which time it will present the following:

- The minutes of the 2019 Business Meeting;
- The 2020 Treasurer’s report;
- Report from the Nominating Committee;
- Report from the President;

We have requested, and hope to have, a video update on their respective areas of expertise from the following:

- Jim Potvin, Executive Director of the Employees’ Retirement System of Georgia;
- Frank Berry, Commissioner of the Department of Community Health;
- Christine Murdock, House Budget and Research Office;

- Blake Tillery, Chair of the Senate Appropriations Committee; and
- Kelly Farr, Director of the Governor's Office of Planning and Budget.

On September 1, 2020, we will send all GSRA members the list of nominees for Officers and Board members for 2021, as well as a request for any nominations from the "floor" which must be received by September 15th. On October 20, 2020, the recorded Annual Meeting and all related videos will be posted on the GSRA Website. Ballots to vote on the Nominees, as well as to approve the 2019 minutes and the 2020 Treasury report, will be mailed to all

members. All ballots must be returned by October 27. Look for more specific details in the coming weeks.

Although a statewide virtual meeting is a new experience for the Association, we have tried to consider everything needed for a successful and smooth meeting. In order for it to be a true success, however, we need members to watch the video on October 20 or as soon thereafter as possible, and then vote. Obviously, we are all going to miss the camaraderie, the renewing of friendships, the workshops and exhibits, and the good time of the evening reception that we would have at an in-person Annual Meeting. We are, however, already planning for the 2021 Annual Meeting, hopefully to be held actually rather than virtually. See you next year!



Jim's View: August This and That

I hope you are having a great summer in spite of the pandemic.

The virtual recruiting video that I mentioned in last month's newsletter has been completed. A link to the video can be found on our webpage, our Facebook page, and on YouTube. I urge you to check it out. I think you will be pleased with the finished product. Please share it with your fellow retirees and former co-workers whom you know are not GSRA members.

Earlier this month, the Employees' Retirement System of Georgia (ERS) sent a special edition of our newsletter with a link to the video to all active and retired system members who are not members of GSRA and for whom ERS has an email address. We hope to see a bounce in the number of new GSRA members as a result of this special mailing.

Preparations are underway for our virtual annual meeting. One of the important annual meeting agenda items is the election of new officers for calendar year 2021. While we have candidates for most of the board positions, we are still without candidates for President and President-elect. It is important that the momentum that GSRA has built up the past couple of years is not allowed to dissipate. We need good candidates for these positions, and I urge the officers and leaders of our local chapters to consider running for president or president-elect and/or survey their members to determine who might have the leadership skills to be a good president of GSRA. Please send your nominations to my attention at help@mysgra.com.

Earlier this month, Chuck Freedman and Joseph Drolet of our Legislative Affairs Committee, our legislative lobbyist Chuck Clay, and I met via zoom with State Senator Blake Tillery, Chair of the Senate Appropriations Committee. Since Senator Tillery was recently named Chair of the committee, this meeting was more of an introductory meeting, but we did have the opportunity to discuss some of our legislative goals with Senator Tillery. We also followed up the meeting with Senator Tillery by sending him some background information on the issues that we discussed with him. If Senator Tillery is your Senator, please send him an email thanking him for meeting with representatives of GSRA. Make sure you let him know that you are a constituent of his, a retired or active state employee, and that you would appreciate his support of the legislative goals of GSRA.

In closing, I want to thank everyone who responded to my letter earlier this month requesting your feedback on GSRA's proposed legislative goals and objectives for 2021. I appreciate your continued support of GSRA.

Be safe, stay healthy and follow all CDC pandemic advisories.

Jim

PS

The Georgia Secretary of State's office has just launched a portal for requesting absentee ballots at <https://ballotrequest.sos.ga.gov/>.



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