

UHC Medicare Advantage PPO

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Association of California Water Agencies Joint Powers Insurance Authority

- Pooling 350 public agency water districts throughout California
- Established in 1979
- Employee Benefits, Liability, Property, Workers' Compensation
- Member-driven, Member-governed
- Public Agency, Not for profit
- Delivering high quality benefits at the best value to our members
- Thoroughly vetted, custom coverage



Medicare Advantage enrollment is trending higher

Enrollment in Medicare Advantage plans has nearly doubled over the past decade¹

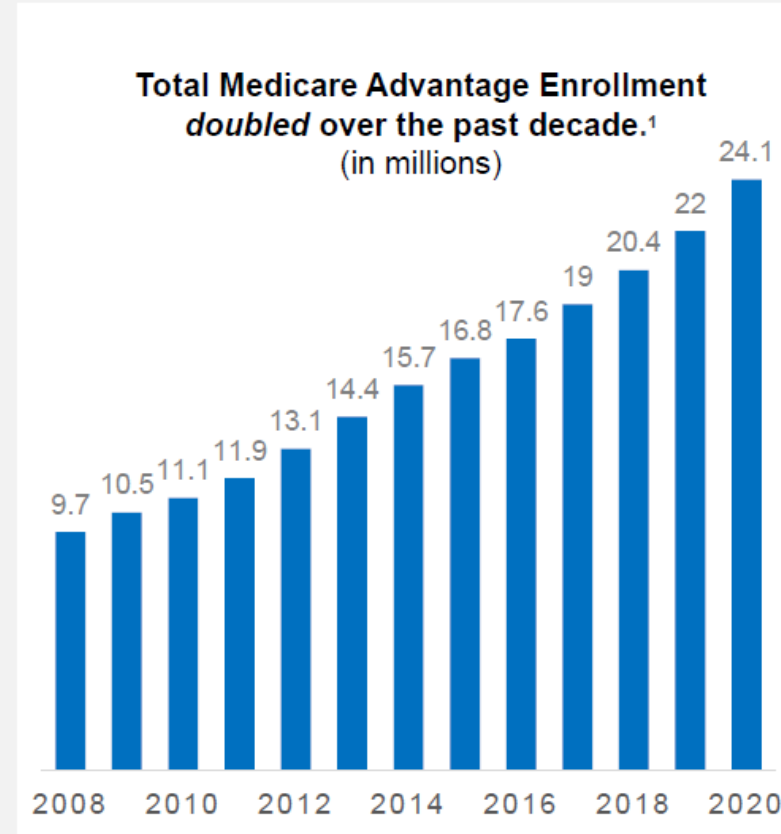
4.5 million

Medicare Advantage enrollees were in an employer or union-sponsored group plan in 2020.¹

Between 2019 and 2020, total MA enrollment grew by **2.1 million** beneficiaries, or 9%.¹

By 2030, all baby boomers will be age **65 or older.**²

36% of Medicare beneficiaries are enrolled in Medicare Advantage plans.¹



¹ Kaiser Family Foundation: *A Dozen Facts About Medicare Advantage in 2020* (April 2020): kff.org/medicare/issue-brief/a-dozen-facts-about-medicare-advantage-in-2020/.

² United States Census Bureau: *By 2030, All Baby Boomers Will be Age 65 or older* (December 2019): census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html.

Medicare Advantage Benefits

- Simpler plan design
- One ID card
- Streamlined claims administration
- Premiums 29% lower than Classic PPO
- Maximization of government funding sources
- Robust benefit plan design
- Robust provider network

UHC Plan Highlights

Description	What You Pay
Calendar Year Deductible	\$0
Preventive Care	\$0
Physician Co-pay (including Specialists)	\$0
Labs & X-Rays	\$0
ER Visit	\$50 (waived if admitted)
Inpatient Hospitalization	\$0
Outpatient Surgery	\$0
Physical/Occupational/Speech/Cardiac Therapy	\$0
Inpatient Mental Health/Substance Abuse	\$0 (190 days lifetime maximum)
Outpatient Mental Health/Substance Abuse	\$0
Skilled Nursing Facility	\$0 (up to 100 days)
Home Health Care	\$0
Durable Medical Equipment	\$0
Rx (30-day)	\$5/\$20/\$50/\$50
Calendar Year Medical Max Out-Of-Pocket	\$200 per individual
Calendar Year Rx Max Out-Of-Pocket	\$1,000 per individual

Description	What You Pay
Virtual Office Visit with Doctor on Demand or AmWell	\$0
Orthotics or Diabetic Shoes/Inserts	\$0
Routine Podiatry	\$0 (up to 6 visits per calendar year)
Chiropractic Care	\$0 (up to 30 visits per calendar year)
Acupuncture	\$0 (up to 20 visits per calendar year)
Routine Eye Exam (Refraction)	\$0 (one exam every 12 months)
Routine Hearing Exam for hearing aids	\$0 (one exam every 12 months)
Hearing Aids (including digital)	Up to \$500 Allowance (every three years)

Does my doctor accept the plan?

Based on JPIA Claim History

Summary of Overall Analysis Results - Medical

Matched 100.00%



Match Status	Match Type	Source	Match to Records
Total			5,762
Yes	Contracted In-Network	Medical	4,449
Yes	Accepting the Plan	Medical	1,313
Yes	Not Accepting the Plan	Medical	0

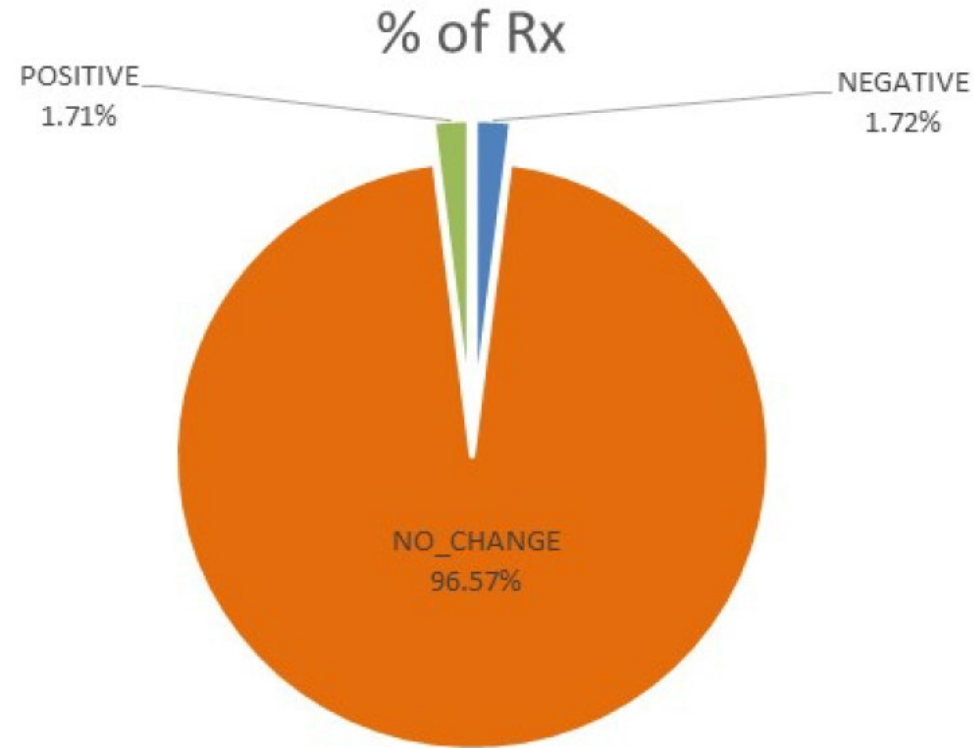
There is one vision provider in Alaska – he has treated our patients before but we don't have a claim on file since the end of 2019. We would want to reach out to him to let him know that ACWA is going to be implementing this plan and make sure he knows how to bill us to ensure the 2 members using him can continue to use him uninterrupted

It appears that one patient has used the Mayo Phoenix hospital that does not prefer to work with Group MA Plans. (They don't work with anyone's plans, UHC is not unique here). This Mayo location generally treats existing patients but is very selective about accepting and treating new patients.



Will my prescriptions be covered?

Based on JPIA Claim History



UHC Value Added Benefits

Included at no cost:

- UnitedHealthcare® HouseCalls – An in-home visit designed to complement your doctor’s care. A licensed and knowledgeable health care professional will review your health history and current medications, perform a health screening, identify health risks and provide health education.
- Telephonic Nurse Support – Speak to a registered nurse anytime about your medical concerns and questions
- Renew by UnitedHealthcare – Online member-only Health & Wellness Experience
 - Renew Rewards – Earn rewards for taking an active role in your health and wellness by completing certain health care activities
 - Renew Active® – A fitness program for mind and body that’s designed for you and your goals, offered exclusively by UnitedHealthcare
- Health Navigators & Health Advocates
- Healthy at Home Benefit: 28 meals via Mom's Meals, 12 one-way rides via LogistiCare and 6 hours in-home care via CareLinx
- OTC Essentials - \$40 Quarterly allowance to purchase over-the-counter health related products
- Rally Wellness Coaching Benefit
- Real Appeal Diabetes Prevention Program
- PERS medical alert device
- Caregiver Support
- Quit for Life smoking cessation



Who will not move from Anthem to UHC

- Active employees, regardless of Medicare enrollment status
- Directors, regardless of Medicare enrollment status
- Pre-65 Retiree Spouses
 - The pre-65 individual will remain with Anthem and the post-65 individual will transition to UHC.

Timeline

- September 7: **UHC call center** opens, Announcement letter mailed
- September 25: Detailed Plan Guide mailed to retirees
- October 6, 13, 20, 27: Zoom / call-in meetings for retirees
 - Wednesdays 11:00 – 12:30
- Mid-December: ID cards mailed to UHC retirees
- 2022 1st quarter: UHC begins making outbound welcome calls
 - prioritized by UHC

Questions?

