

# Newly-Eligible TRAIL MAPD Members FAQs

## What do I need to know about TRAIL MAPD?

TRAIL MAPD is a retiree healthcare program sponsored by the College Insurance Program (CIP). The plans offered through the TRAIL MAPD Program are Medicare Advantage plans which include prescription drug coverage. These plans are typically called “MAPD” plans. **As a CIP member who is newly-eligible for enrollment in a TRAIL MAPD plan, you must make a choice during this TRAIL MAPD Open Enrollment Period to enroll in one of the plans offered.** If you do not want TRAIL MAPD coverage, you can cancel which will terminate your medical and prescription drug coverage, as well as dental and vision coverage. **Opting-out does not allow you to stay in your current CIP health plan.**

This Decision Guide includes information about your health plan options which will go into effect January 1, 2018, the benefits offered and the cost of this new coverage for you and your dependents.

## Why am I getting information to change now? I normally receive information to change health plans in May.

Now that you are enrolled in Medicare Parts A and B and are a member of the College Insurance Program (CIP), you are required to change health plans during this fall TRAIL MAPD Open Enrollment Period. Beginning January 1, 2018, your medical and prescription drug benefits through the TRAIL MAPD Program will follow the calendar year, not the State’s fiscal year. You will no longer receive the ‘Benefit Choice’ mailings in the spring since your health plan options are now different than those being offered to non-Medicare members. Delta Dental and EyeMed vision coverage will remain on the State’s fiscal year (July 1 through June 30).

## What Does the TRAIL MAPD Plan Cover?

TRAIL MAPD plans are offered by private companies approved by Medicare. Medicare pays a fixed amount for your care each month to these companies. When you enroll in a Medicare Advantage Prescription Drug (MAPD) plan, you are no longer in Original Medicare, but still have the same covered services and the same rights and protections as people with Original Medicare.

The TRAIL MAPD plans provide all of your Part A (hospital insurance) and Part B (medical insurance) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage.

## Is Medicare Advantage a Medicare Supplement?

No. Medicare supplement insurance fills gaps in Original Medicare coverage by helping to pay the portion of healthcare expenses that Original Medicare does not pay, such as deductibles and coinsurances. Medicare supplement insurance can be either a Medigap plan (labeled A through N plans) or retiree insurance from a former employer. Typically, retiree insurance from a former employer pays your health insurance claims after Original Medicare pays its portion. As a Medicare retiree enrolled in CIP, the health plan you had prior to being enrolled in the TRAIL MAPD Program paid your claims ‘second’ after Medicare. That means any medical claims you incurred were sent first to Original Medicare for payment and the remaining balance was sent to your CIP insurance plan.

## If I enroll in the CIP TRAIL MAPD plan, will I still have Medicare?

Yes, but you can only use your red, white and blue Medicare card for hospice care. All other claims for your healthcare services (including prescription drugs) should be sent to your MAPD plan administrator for processing and benefit determinations.

## **Do I need to continue to pay my Medicare premiums?**

**Yes! In order to maintain your TRAIL MAPD plan health coverage, you must continue to pay your Medicare premiums.**

### **Can I stay enrolled in my current health plan?**

No. Medicare-eligible CIP members who want to continue medical, prescription drug, dental and vision coverage through the CIP are required to enroll in one of the TRAIL MAPD plans if they and their covered dependents are all enrolled in Medicare Parts A and B. Remaining in your current health plan is not an option. If you do not complete the online enrollment or call the MyBenefits Service Center to enroll by the November 16th deadline, we will assume you do not want the TRAIL MAPD coverage and your medical, prescription drug, vision and dental coverage will terminate effective January 1, 2018. If your CIP medical and prescription drug coverage is terminated, you will have Original Medicare only for your medical coverage and will need to enroll in a Part D prescription plan for prescription coverage.

### **I have already paid my medical plan deductible for this year. If I enroll in the TRAIL MAPD PPO plan, do I have to pay it again?**

Yes. The MAPD plans are not permitted to take into account the deductible you might have already paid in your other plan. Any deductible paid to your current medical plan will not count toward your MAPD plan year deductible. The MAPD medical deductible is separate from your dental plan deductible which will start over July 1 each year. The PPO plan's annual medical deductible will begin January 1, 2018.

### **Will this TRAIL MAPD plan cover everything that my current CIP health plan covers?**

Not necessarily. Your current health plan may cover services that Original Medicare does not cover. Medicare Advantage plans are required to cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.