Newly-Eligible TRAIL MAPD Members Frequently Asked Questions, or FAQs

What do I need to know about TRAIL MAPD?

TRAIL MAPD is a retiree healthcare program sponsored by the State of Illinois. The plans offered through the TRAIL Program are Medicare Advantage plans which include prescription drug coverage. These plans are typically called "MAPD" plans. **As a State of Illinois retiree, annuitant or survivor, 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 opt-out of the State's coverage. If you opt-out, you will lose medical, prescription drug and EyeMed vision coverage. **Opting-out does not allow you to stay in your current State health plan.**

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

The TRAIL MAPD plans follow a calendar year. Therefore, 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. This means you will be making health plan choices in the fall of each year.

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) and Part B (doctor and outpatient) 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 of the State of Illinois, the health plan you had prior to being enrolled in the TRAIL 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 State of Illinois insurance plan.

If I enroll in a 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 retirees, annuitants and survivors who want to continue medical, prescription drug, and vision coverage through the State, 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 State health plan is not an option. If you do not complete the online enrollment process or call the MyBenefits Service Center by the November 15th deadline, the State will assume you do not want your State of Illinois health insurance and will terminate your medical, prescription drug and EyeMed vision coverage effective January 1, 2019. If your State medical and prescription coverage is terminated, you will have only Original Medicare for your medical coverage and will need to enroll in a Part D prescription drug plan for prescription drug coverage. Your dental coverage through Delta Dental, if enrolled, and life insurance coverage through Securian Financial (Minnesota Life), will remain in place.

I have already paid my plan deductibles for this year. Do I have to pay them again?

Yes. The MAPD plans are not permitted to take into account the deductible(s) 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. The PPO plan's annual medical deductible and dental deductible, if you elect dental coverage, will begin January 1, 2019.

Will this TRAIL MAPD plan cover everything that my current State of Illinois 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.