Medicare Plus Blue Group PPO

We have the solution....
What is Medicare Advantage?

- Plans offered by private insurance companies that contract with The Centers for Medicare and Medicaid Services (CMS). The insurer’s contract with the federal government is renewed annually.
- Offers all the benefits, rights and protection of Original Medicare.
- May also include Part D (prescription drugs) and other additional benefits not covered through Original Medicare.
- **One ID card**, includes medical and pharmacy. No need to use red, white and blue Medicare card.
- **One explanation of benefits**.
- Are not Medicare supplemental, Medigap or Medicare select plans. Medicare Advantage plans pay instead of Medicare.
St. Clair County Medical Plan

• **Fully Insured Medicare Advantage Plan** with Medicare Part D prescription drug plan built in.
• Plans designed to match member’s current level of benefits.
• Members will see the same benefits they have enjoyed for years, plus more.
• Dedicated Concierge style customer service.
• Medical Management Programs.
• Healthy Advantage Rewards
• Silver Sneakers Fitness plan
Medicare Plus Blue Group PPO Network

- Freedom to choose any doctor, specialist or hospital.
- Saves you money when medical care is provided in-network.
- PPO Network Includes, every hospital network in Michigan except Bronson, and Spectrum
- Outside of Michigan but in U.S.:
  - Pay at in-network levels if the physician accepts Original Medicare and the Michigan Medicare Plus Blue PPO card.
- For more information, please visit our website at www.bcbsm.com/mybluemedicare or call 1-877-MyBLUE (1-877-469-2583; TTY users should call 711). Hours are 8 a.m. to 8 p.m., seven days a week.
St. Clair County Part D Plan

Chapter 6, of the CMS Medicare Part D, Prescription Drug Manual. (AKA – The Bible)

- Indicates that CMS requires all Part D plans to have a formulary. CMS evaluates these formularies to make sure they include the necessary classifications of drugs, and that it is broad enough to not discourage any beneficiary from enrolling.
St. Clair County Part D Plan

• We looked at all the drug activity for the retirees over the past 1 - 2 years
• We first compared that usage to what would or would not be covered under the Medicare Advantage Part D “Open” formulary.
• Medicare Part D “Open” Formulary included a disruption between 5% and 6%.
• We worked with our pharmacy partners to bridge the gaps by utilizing the “Enhanced Open” formulary instead the standard open formulary.
• We compared that usage to what would or would not be covered under the Medicare Advantage Part D “Enhanced Open” formulary.
• What we found was that the Medicare Part D “Enhanced Open” formulary provides for coverage of approximately 98% of the prescription drugs currently covered.
St. Clair County Part D Plan

Of those items listed on the disruption report:

- Some were covered under Part B.
- Some were lifestyle drugs.
- Some were over the counter allergy medications.
- Some were cough and cold preparations – usually less than $10, or could be purchased over the counter.
- Some were Desi/LTE list— safe but not effective, other formulary options that are safe and effective.
- Diabetic supplies are covered under part B.
St. Clair County Part D Plan

• Drugs normally prescribed and used for common chronic conditions such as heart disease, diabetes, high blood pressure, high cholesterol, arthritis, and other common conditions are included on our formulary.

• Prescriptions used to treat Catastrophic health conditions, like immunosuppressant's, for organ transplant recipients, anti depressants, anti psychotics, anti convulsion medications, HIV/AIDS treatments, and anti cancer drugs are included on our formulary.
  • Part D requires these classes of drugs to be on the formularies to mitigate any complications associated with interrupting therapy for any of these conditions.

• Members will have the prescription drug copays they enjoy now.
Questions?