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Medicare-Eligible Retiree Healthcare: Updates on Enrollment, HRA

USGRC

April 7, 2017



2017 Enrollment Statistics - recap

- Enrollment period October through December
- Retirees had 2,635 appointments with Aon
- 88% satisfaction rating with Benefits Advisor
- 1,554 Retirees switched plans, either to a different type of plan or to a different carrier



Medicare Open Enrollment

USG Retirees who switched plans

Plan Type	University System of Georgia
Medicare Advantage to Medicare Advantage	424
Medigap to Medigap	139
Medicare Advantage to Medigap	81
Medigap to Medicare Advantage	36
PDP	857
Dental	13
Vision	4

- 98% Retirees stayed in the current plan
- 76% of USG retirees are enrolled in a Medigap plan
- 24% of USG retirees are enrolled in Medicare Advantage plan

2017 Enrollment Statistics - Medigap

- Top 5 Carriers for USG Retirees:
 1. Mutual of Omaha
 2. UHC
 3. Cigna
 4. Trans America
 5. Anthem



2017 Enrollment Statistics - Medicare Advantage

- Top 5 Carriers for USG retirees:
 1. Humana
 2. Aetna
 3. Kaiser
 4. UHC
 5. Anthem



2017 Enrollment Statistics

- 76 retirees that had an enrollment in 2016 do not have an enrollment in 2017
- Main reasons that retirees did not re-enroll: using Tricare benefits or enrolled in coverage through a spouse



2017 Enrollment – Issues Recap

- Auto-reimbursement premium increases for new year
 - Takes 60-90 days for Aon to receive the file from the carrier with the new premium amounts (ex. 2016 premium is \$100 and 2017 premium is \$110; Aon will continue reimbursing \$100 until receive information from carrier of the new premium – could be March)
 - A retiree can fill out manual claim form on-line and submit for amount to be updated sooner
- If a retiree's plan is discontinued for the new year
 - Make sure to call Aon and speak to advisor
 - Remember, must enroll in one plan through the Aon retiree exchange to receive USG contribution



HRA Rollback Feature

- HRA contribution is credited to retiree's account as of 1/1 of the year
- If the retiree has submitted claims in prior year that were not reimbursed due to lack of funds (i.e. retiree exhausted his/her HRA account balance), with this feature, retiree will be reimbursed for these claims (up to the annual contribution amount as long as the date of service occurs within the effective date of the HRA)
- For example, a retiree exhausted the HRA account balance as of 11/1/16; the retiree submits a claim for an out of pocket co-pay for \$50 on 12/5/16 and the claim was denied due to lack of funds; he/she would be reimbursed for this amount in January after 1/1 when the new contribution is made to the HRA account



HRA Rollback Feature

- USG elected to add the HRA Rollback feature to the USG HRA accounts because it allows for the most flexibility for USG retirees as there is no deadline to file claims for previous years
- Without this feature, retirees would not be able to use the new year's HRA funds to get reimbursed for prior year claims
- Allows retiree to access current year HRA funds earlier
- If a retiree has been automatically reimbursed for previously denied claims, a retiree can adjust the auto-reimbursement amount to assist with budgeting over the year – on-line through www.retiree.aon.com/usg and click HRA tab or call 1-866-212-5052



HRA Statistics – Year One - 2016

- Approximately 606 did not use the HRA at all
- 4,913 retirees exhausted their HRA as of 12/28/16
- 12,895 retirees had an account balance as of 12/28/16
- Retirees received a statement with their HRA fund balance in January



Catastrophic HRA - 2016

- The Catastrophic HRA is additional funding for retirees with high prescription drug costs; this comes into play when a retiree reaches out of pocket prescription costs and pharmacy discounts of \$4,850 (\$4,950 in 2017)
- Once the retiree moves into catastrophic stage of Medicare Part D, USG reimburses retiree for any out of pocket prescription drug costs in this stage
- 82 retirees or spouses submitted claims for reimbursement from the Catastrophic HRA
- \$120,995 reimbursed to retirees to date
- Deadline for submitting Catastrophic HRA claims was 3/31/17 for 2016

Challenge: Making sure retirees are aware of this benefit

- Sent a reminder postcard last year and an e-mail this year
- Other ideas?



UGA Retiree Survey

- Random sample of 600 retirees aged 65 and older
- 288 retirees responded of which 90% used the Aon Retiree Health Exchange to obtain health insurance
- Compared to 2015 the majority of retirees had about the same, slightly more, or a lot more satisfaction with the 2016 health care provider (>90%), the doctors covered (>90%), the overall health insurance plan (>70%), and the financial cost of the health insurance plan (>70%)
- More than 40% of retirees were a lot less satisfied or slightly less satisfied with their prescription medication coverage in 2016 compared to 2015



UGA Retiree Survey – Preliminary Recommendations

- Preliminary insights and recommendations related to the transition and enrollment include:
 - Provide written material that is easier to understand, websites easier to navigate and telephone assistance that is accessible to older people with hearing impairments
 - A process whereby retirees can allow a friend, family member, caregiver, or individual with Power of Attorney to participate in the calls



Questions?

