

Medicare Plus Blue Group PPO

We have the solution....



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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.
- Medicare Part A (hospital) + Medicare Part B (doctors and outpatient services) = Medicare Advantage plan.
- 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



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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



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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.**



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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.



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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.



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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.



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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.



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Questions?



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