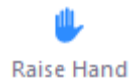


Annual Enrollment: Medicare Plans

April 26 – May 21, 2021



- **Welcome to the Annual Enrollment Medicare session**
- **Tips:**
 - Do keep your mic on mute and respect “raise your hand” protocols
 - Do be respectful to the presenters and other participants on the call
 - Do save all questions for the end. If you have questions related to your personal health situation, call your health insurance carrier. Otherwise:
 - Send questions in the chat function
 - OR -
 - “Raise your hand“ to verbally ask a question
 - Select ‘Participants’ and
 - Wait to be unmuted



City of Boston: 2021 Annual Enrollment

Zoom Meeting Participants



CITY of **BOSTON**



Barbara Deveau

Retiree Benefits Manager

**Blue Cross Blue
Shield of
Massachusetts**

**Harvard Pilgrim
Health Care**

Tufts Health Plan

Marianna Gil

Director of Benefits



- **Agenda**

- *Annual enrollment*
- *What is happening?*
- *City of Boston Medicare plans*
- *Medicare Part B*
- *Prescription drug plan basics*
- *Helpful contact information*
- *Questions*

- **Annual enrollment: April 26 – May 21; coverage is effective for July 1st, 2021**
 - If you do not wish to make any changes to your current coverage, you do not need to do anything.
 - If you are adding a spouse or dependent, an application is required as well as proof of eligibility (certified marriage or birth certificate).
 - If you are enrolling in a Medicare plan for the first time, a copy of your Medicare card is required.

- **PEC agreement**

- The City of Boston and the Public Employee Committee (PEC) signed a five year agreement that lowers healthcare costs while providing employees and retirees with quality healthcare coverage.
 - The Boston Public Employee Committee represents over 16,000 active union members throughout the City of Boston in addition to 14,000 retiree members.
 - Avoids the City health insurance program moving to the Massachusetts Group Insurance Commission (GIC).
- Boston has carefully managed our liabilities, which in turn has allowed the City to invest in meaningful projects in our neighborhoods and services for our residents.
- Working with the City's unions, the City's health care budget is only 9 percent of the total budget in fiscal year 2019. This new agreement furthers that important trajectory, while continuing to provide quality care for members.
- PEC and the City undertook a diligent review of the healthcare market to determine the competitiveness of our provider networks and fees.

- The 6 Medicare plans offered by the City of Boston will continue into FY 2022 (July 1, 2021 – June 30, 2022)
- Harvard Pilgrim Medicare Enhance is **not** being replaced by Blue Cross Blue Shield
- You may change to a different City of Boston Medicare plan during the City's Annual Enrollment by completing an application for the new plan

MEDICARE PREMIUM SHARE

- Retiree share of the premium will increase by 0.5% equating to 13.0%
- July 2021 premiums will be deducted from the June 2021 pension check

Monthly Rates	FY21 (7/1/20 - 6/30/21)		FY22 (7/1/21 - 6/30/22)	
	Retiree Share %	Retiree Monthly	Retiree Share %	Retiree Monthly
Harvard Medicare Enhance	12.5%	\$44.98	13.0%	\$42.84
Tufts Medicare Preferred Supplement	12.5%	\$47.38	13.0%	\$48.64
BCBS Medex	12.5%	\$47.92	13.0%	\$48.88
Blue Cross Managed Blue for Seniors	12.5%	\$55.44	13.0%	\$58.70
Medicare HMO Blue	12.5%	\$47.90	13.0%	\$51.71
Tufts Medicare Preferred HMO	12.5%	\$41.25	13.0%	\$44.72

- **City of Boston Medicare plans July 1, 2021 – June 30, 2022**
 - ALL 6 Medicare plans include prescription drug coverage
 - No deductible for prescription coverage
 - No coverage gap/donut hole
 - Monthly 30-day retail Rx copays are the same for all City Medicare plans
 - (\$10/\$25/\$45)
 - 90-day mail-order Rx copays are the same for all City Medicare plans
 - (\$20/\$50/\$115)
 - Mail-order provides 90-day supply shipped directly to your home at only 2x or 2.5x the 30-day retail copay

- **Medicare Part B:**

- Standard Part B premium in 2021 is \$148.50/month
- IRMAA: Income Related Monthly Adjustment Amount is based on IRS income from 2019
- Part B premium **MUST** be paid on time: the federal government is quick to cancel Part B for non-payment
- Losing Part B means losing Medicare supplement and drug plan

Words of Warning about Medicare OPEN Enrollment



- October 15 - December 7 is Medicare Open Enrollment for NON-GROUP plans:
 - Mailings, constant TV Commercials, sales calls, etc.
 - Many plans advertised with \$0 premium
- This is NOT the time to make changes to City of Boston *retiree group* Medicare plan
- Medicare regulations allow enrollment in only **one** Medicare plan at a time
- If you enroll in coverage outside of the City of Boston, you will be disenrolled by Medicare from City of Boston coverage for Jan. 1; any dependents you have on your City coverage will be terminated
- *Please be very careful* about what you may be signing up for outside of the City

- **Health Benefits Office**

- 1 City Hall Square, Room 807
Boston, MA 02201
- **Email:** hbi@boston.gov
- **Phone:** 617-635-4570
- **Fax:** 617-635-3932
- **Office hours:** Monday–Friday,
9 a.m.–5 p.m.

- **Health Benefits Websites:**

- **Annual enrollment:** boston.gov/ae2021
- **Retirees:** boston.gov/retirees

- **Blue Cross Blue Shield of Massachusetts**

- **Phone:** 888-714-0189
- **Website:**
accounts.bluecrossma.com/city-of-boston

- **Harvard Pilgrim Health Care**

- **Phone:** 888-333-4742
- **Website:** harvardpilgrim.org/myoptions/city-of-boston

- **Tufts Health Plan**

- **Phone (current member):** 800-701-9000
- **Phone (non-member):** 800-517-4984
- **Website:** tuftshealthplan.com/employer-microsites/city-of-boston