

2019 Cumberland County 65 and Over Retiree Meeting Presentation Q & A

Q- Does our Medicare Premium go up from what we are paying now when we are enrolled in Part D?

You pay no additional Medicare Premiums unless your adjusted Gross Income is \$85,000 or more for a Single Filer and \$170,000 or more if you are Married and Filing Jointly. In these circumstances, Social Security will communicate this information to you. This is referred to as the “Income Related Monthly Adjustment Amount” and applies to Part B and Part D of Medicare.

Q- Will I be receiving a hard copy of the Medical Plan and RX Plan in the mail?

You will receive your official Plan Documents and Certificates of Insurance directly from United American Insurance Company and Express Scripts Medicare.

Q- Why is there a \$30.00 co-pay with United American if it is secondary insurance?

Medicare pays 80% for Physician Office Visits and therefore rather than paying an unknown amount for the remaining 20%, you only have to pay a fixed \$30. If the 20% portion of the Physician Office Visit charge would be less than \$30, you will pay the lesser amount.

Q- Is the Cumberland County Pharmacy going to be integrated with the Medicare system at a later time?

The County is exploring that option. However, there is no guarantee that action will be taken.

Q- How will this insurance work with a 3rd insurance like Tricare?

Medicare will process and pay your claim first, then United American will process and pay and then it goes to Tricare as the 3rd payor. You may need to submit your claims to Tricare on a manual basis for coinsurance or copay amounts.

Q- What does “no-donut hole” mean?

All Medicare Part D plans have a “Coverage Gap” stage, also known as the “donut hole”. The County’s new Part D plan requires the same copays in the Initial Coverage stage as the Coverage Gap stage, therefore there is no “Gap” or “donut-hole” in your plan.

Q- Will I be penalized for a pre-existing condition under the new plan?

Pre-existing conditions are covered like any other condition, disease or illness. There is no waiting period and coverage for these conditions begin on your effective date.

Q- How will my insulin and diabetic supplies be handled under Express Scripts?

Diabetic supplies and prescription are covered under either Medicare Part B or Part D plans. Simply provide your new Medical or Prescription ID card to your providers or pharmacy and they will bill the plan.

Q- What is the last day I can fill prescriptions at the county pharmacy?

This date will vary depending on the when the refill is due.

A prescription refill may occur within five days of the previous supply running out, so these prescriptions can be filled before June 30th at the county pharmacy. However, the patient should not wait until Friday, June 28th (or Saturday, June 29th) to request that refill just in case the medication needs to be ordered.

If the allowed refill date is after July 5th, the new pharmacy will have to contact the county pharmacy to have the prescription information transferred.

If you are issued a new prescription before June 30th, it can be filled at the county pharmacy. (Reminder – prescriptions that are not picked up in a timely manner are returned to stock.) If you receive a new prescription July 1 or after, you cannot have it filled at the county pharmacy.