



VENTURA COUNTY COMMUNITY COLLEGE DISTRICT

Opening the Door to Higher Education

Anthem Group
Medicare
Advantage
Medicare Preferred
(PPO) with Senior
Rx Plus

Ventura County
Community College
District
January 17, 2019



Today's Discussion

1 A few basics: Medicare 101

2 Financial Considerations

3 Network

4 Benefit Plan Highlights

5 Holistic Health

6 Questions



Medicare 101

Group Medicare Advantage basics

What is Group Medicare Advantage?

- Group Medicare Advantage is a way to receive Medicare benefits through a private, network-based health plan designed for seniors
- The majority of the plan's costs are funded by the Government – the employer / group is responsible for covering any remaining premium payments

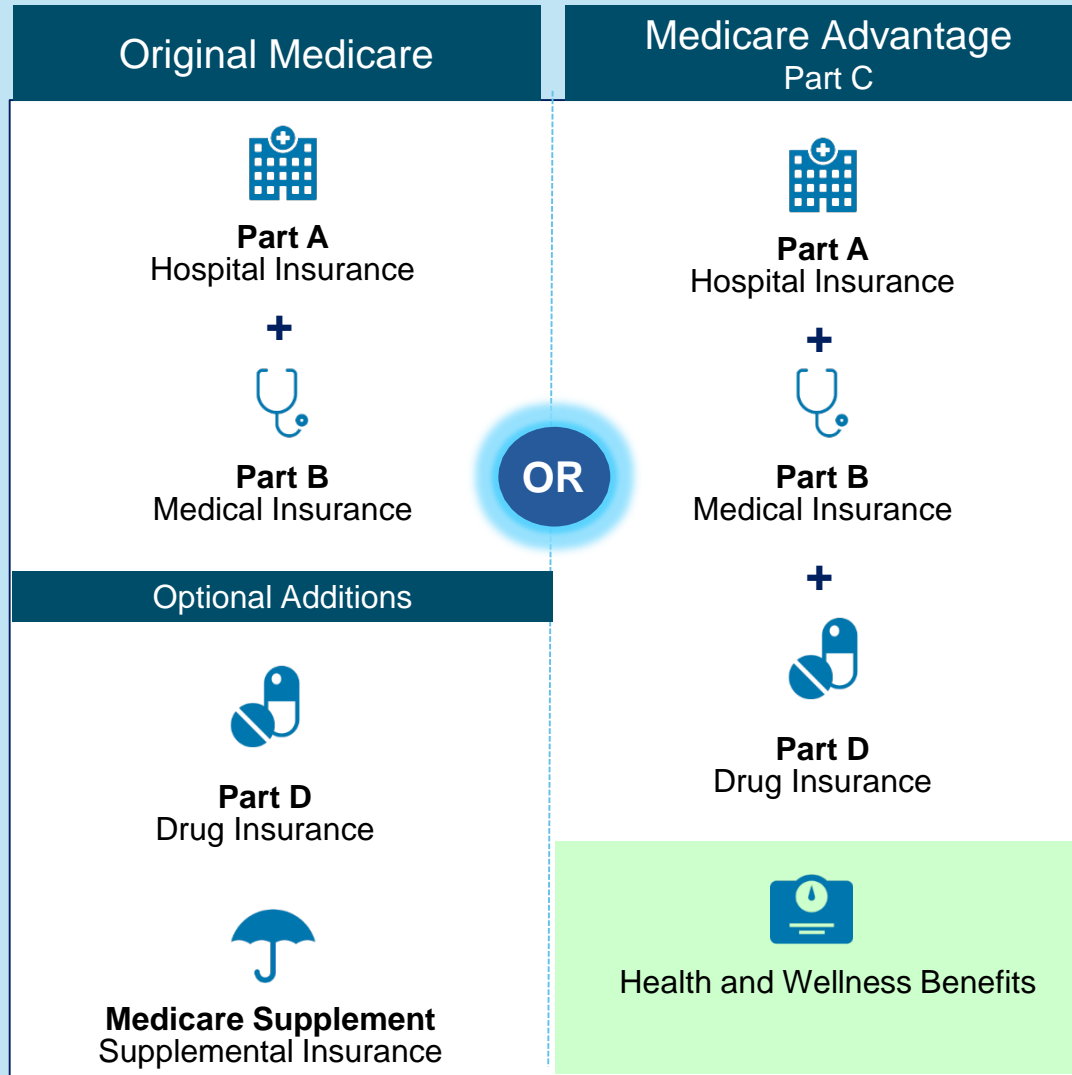
What Benefits Are Covered?

- The Government requires that all Group Medicare Advantage plans provide beneficiaries with the same or better benefits than FFS (except Hospice)
- Plans must provide all medically necessary services
- Most Group MA plans provide benefits above what is covered by FFS, thus offering a better level of coverage for seniors

What are the Participating Health Plan Requirements?

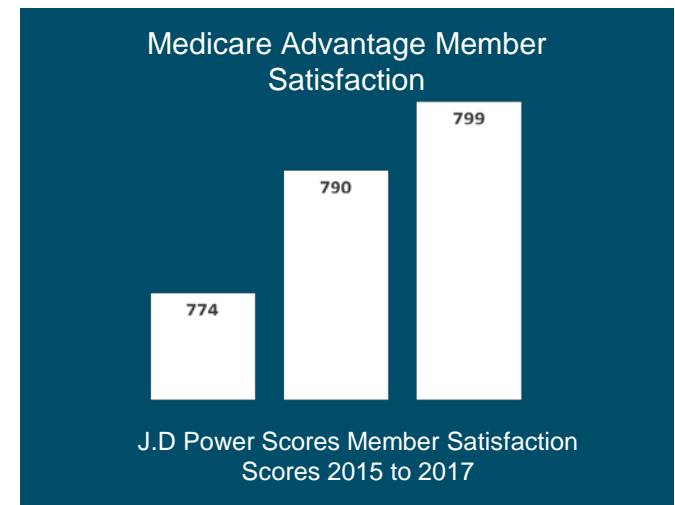
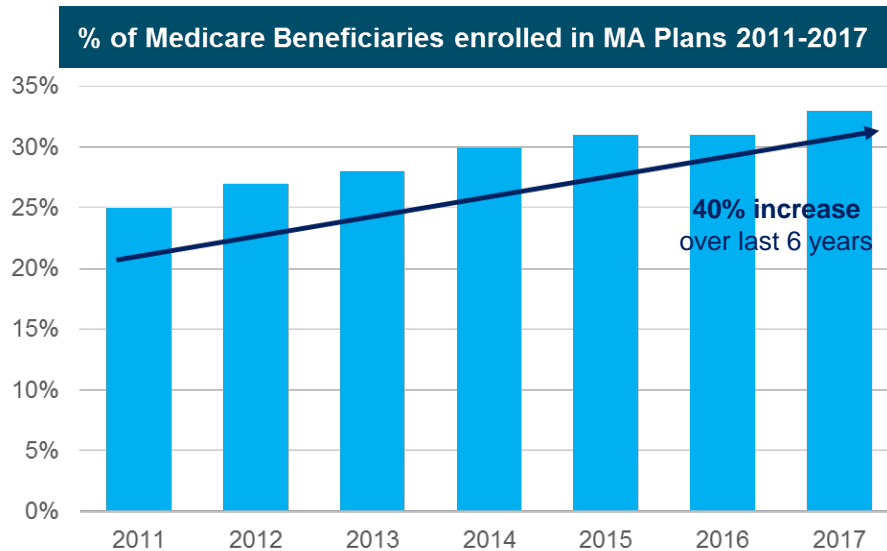
- The Government requires that plan networks support access to high quality providers / facilities and do not “unduly burden” beneficiaries in their pursuit of care
- The Government requires Group MA plans to adhere to performance requirements that ensure beneficiaries receive high quality care and service

How does Medicare Advantage work?



Medicare Advantage enrollment & satisfaction is trending higher

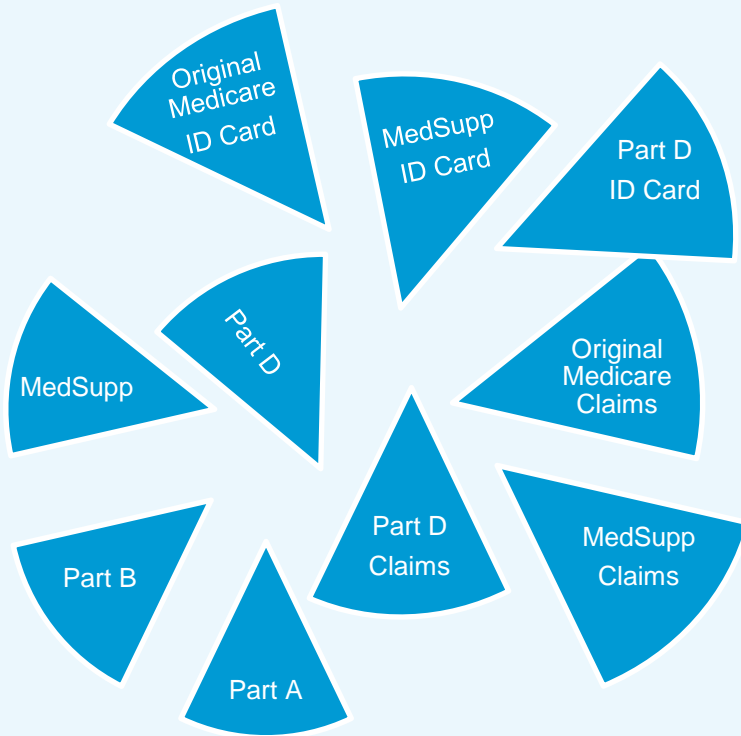
Medicare Advantage Enrollment & Satisfaction Trends



- Projected to reach 20.4 million members in 2018
- 1 in 5 will be part of Group Medicare Advantage plan
- Higher satisfaction than other product types
- Majority of enrollees stay with plan

Medicare Advantage plans deliver a more cohesive retiree experience than Medicare Supplement plans

Medicare Supplement



One Holistic Plan MA or MAPD (Part C)



National 4.5 STAR plan (out of 5 STARS)



Additional Benefits of Anthem's Medicare Advantage plan

First Impressions



Customer service line dedicated to you

LiveHealth Online



Talk to doctors from your computer or smartphone

SilverSneakers



Participate in fitness classes designed just for seniors

International Coverage



ER and Urgent Care coverage when traveling

24/7 Nurseline



24/7 access to nurses to answer any health questions

Extra Benefits



- Preventive services
- Access to Urgent Care



Long Term Financial Considerations

GASB Statement 75 and OPEB Liability₁

The GASB (Governmental Accounting Standards Board) Statement 75 will change how public employers record, account and disclose all their retiree benefits *except* pensions. These benefits are often referred to as OPEB (Other Post-Employment Benefits). They typically involve health care benefits, but can also include disability, life insurance, legal services and more. The guideline changes will require that public sector employers record the full amount of retiree benefits except pensions on their balance sheets.

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GASB Statement 75 and OPEB Liability¹

Here are some examples of what these changes might look like:

- Before Statement 75, unfunded actuarial accrued liability could be recorded in a footnote. Now it must be on the balance sheet.
- Valuations were required every two to three years, depending on the number of plan participants. Now they'll be required every two years no matter what.
- How many actuarial ways can the future liabilities be calculated? Previously: six. Now: one.
- Previously, no other disclosures were required. That's no longer the case.

The result of this change is that public sector employer balance sheets may reflect a larger liability amount for health care costs which could make some public sector employers look weaker financially.

Medicare Advantage plans are fully insured which means the risk of these plans is borne by the health insurance company not the public sector employer, thus lowering reportable liabilities.



Lets talk about doctors

Anthem's strong *national* network

Our network is growing, giving retirees greater options and more flexibility than ever before

National Medicare Advantage PPO Network

>800

MA PPO network counties
across 14 Anthem states

>1,700

MA PPO network counties
across Anthem/BlueCard
footprint

>500k

Contracted MA PPO providers
across all 50 states¹

Anthem's national network allows you to see the doctors you know and trust.

Anthem Medicare provider analysis, August 2018

1. Provider count includes PCPs, Specialists, & hospitals as of 2018. May include overlap across categories / states.

Your PPO plan includes in-network and out-of-network providers

In-network Providers

- ✓ Providers who participate in our network

Out-of-network Providers

- ✓ Providers who do *not* participate in our network

- ✓ Freedom to see any provider that accepts Medicare

Note: We can only pay providers who accept Medicare.



Your Plan Highlights

Medicare Advantage LPPO

Benefit Highlights	
Covered Services	In-network & Out of Network
<p>Inpatient Benefits</p> <ul style="list-style-type: none"> • Inpatient Hospital Care • Inpatient Mental Health Care • Home Health Agency Care 	\$0
<p>Outpatient Benefits</p> <ul style="list-style-type: none"> • Primary Care • Specialists • Podiatry • Urgent Care • Emergency Room • Lab/X-Ray 	\$0
<p>Additional Benefits</p> <ul style="list-style-type: none"> • Silver Sneakers • Foreign Travel • Routine Hearing Services • Routine Vision Services 	\$0

The benefit information provided is a brief summary, not a complete description, of benefits. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and co-payments/co-insurance may change upon renewal or on January 1 of each year. See your Benefit Chart for a complete description of your plan including a list of services that require prior authorization and services that apply to your out-of-pocket maximum. All coinsurance and copays are accrued toward the out-of-pocket maximum with the exception of routine vision, routine hearing, the foreign travel deductible and emergency and urgently needed care coinsurance specific to foreign travel. Part D prescription drug deductibles and copays do not apply to the medical plan out-of-pocket maximum.



Making Healthy Simple

First Impressions Line

Help Evaluating Options



Pre-Enrollment Support

- IVR-free experience
- *Senior sensitivity* certified
- Support comparing existing & potential new plan

Understanding Plan Benefits



Enrollment Support

- Single point-of-contact for implementation-related questions
- Helps answer questions about network, benefits, etc.

Guidance & Medical Continuity



Confidence & Care

- Trained to address questions about prescriptions & network
- Available to assist you with questions about doctors and coverage under our plan



Monday – Friday 6am-7pm PT

A suite of care programs for a healthier you

Retiree support along the health spectrum



Silver Sneakers



LiveHealth Online



NurseLine

Healthy

- Silver Sneakers
- NCOA support
- Preventive care programs
- Provider collaborations
- MyHealth Advantage
- Medicare Diabetes Prevention Program

Managing Conditions and Major Health Events

- Case Management
- Silver Sneakers
- Cancer resources and programs
- Virtual Second Opinion
- Rare disease management
- Clinical appropriateness review for OT/PT, cardiology, sleep, radiology, etc.

End-of-Life Care

- Aspire palliative care
- Vital Decisions

Care Management

Health Survey

You'll receive a call to complete a Health Survey so we can assist with medical conditionals and get you the care you need

Health Plan

Integrated health plan that addresses your physical, social and emotional well-being

Managed Care

Helps you managed ongoing health conditions and increase quality of life

SilverSneakers



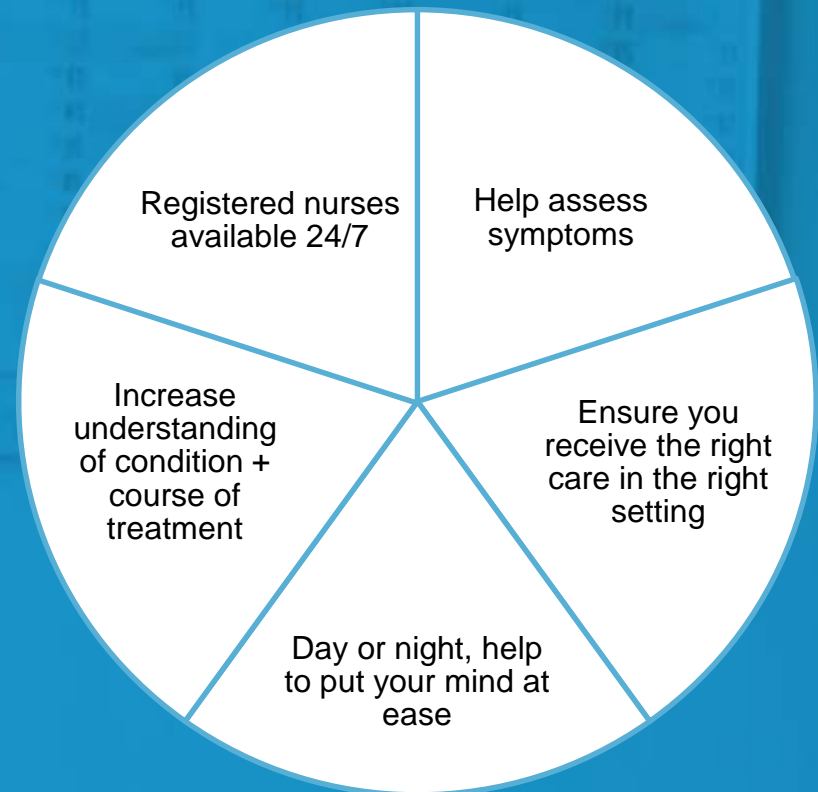
SilverSneakers[®]
by Tivity Health

- Access to 14,000+ fitness locations nationwide
- Use of amenities plus senior-focused group fitness classes
- SilverSneakers FLEX™ Community Fitness Classes and BOOM® Fitness Classes, plus many others
- Member website to stay connected with the SilverSneakers community

- With over 25 participating fitness centers in Ventura County

24/7 NurseLine

Registered nurses are ready and waiting to help you – over the phone – with your health concerns.



Plus, access Special Offers for additional savings

Sample of Special Offers Available to Anthem's Group Medicare Advantage Members



Vendors and offers are subject to change without prior notice. ABCBS does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the grievance process.



Thank you
