

TRAIL FAQs for All Retirees, Annuitants and Survivors

Will there be informational seminars I can attend to learn more about TRAIL?

Yes! State-wide seminars will be held beginning Tuesday, October 14, 2014, and will go through November 3, 2014. Representatives from the Group Insurance Division of the Department of Central Management Services will be giving a presentation on the Medicare Advantage plans and benefits. Health plan representatives will also be there to answer any specific questions you have for them regarding coverage, benefits, formularies, provider networks, etc. The TRAIL Seminar Schedule is printed on the back cover of the TRAIL booklet. You may also call the TRAIL Call Center at 1-800-610-2091 for information.

May I elect a Medicare Advantage HMO in a different county from where I live if my providers are in that county?

No. Medicare determines in which counties a Medicare Advantage HMO can provide coverage. Members may only elect from the Medicare Advantage plans available in their county of residence, regardless of where the provider's office is located.

Do I need to continue to pay my Original Medicare premiums?

Yes! In order to maintain your Medicare Advantage plan health coverage, you must continue to pay your Original Medicare premiums.

I get a lot of marketing materials about Medicare plans each fall – how will I know which plans are offered by the State of Illinois?

All Medicare Advantage plans offered through the State of Illinois, Department of Central Management Services, will have the Total Retiree Advantage Illinois (TRAIL) logo on all the marketing materials you receive. If you receive marketing materials without the TRAIL logo, as shown on the cover of this booklet, you know those materials are coming from plans not offered by the State of Illinois.

I see Health Alliance MAPD HMO is offered in several counties but not in my county. Why isn't Health Alliance offered in my county?

The procurement for new HMO plans that was issued in the spring of 2014 was based on a requirement that each county offer an HMO option in addition to the PPO option. Counties that already had an HMO option were excluded from the list of counties to receive bids for a new HMO.

Can I use Tricare with my Medicare Advantage plan?

If you go to a VA hospital, you will only use your Tricare coverage. Use your Medicare Advantage plan ID card when picking up a prescription. Tricare may reimburse you for your remaining out-of-pocket costs for the prescription drugs. In order to be reimbursed, you will need to submit a paper claim to Tricare with a copy of your receipts.

If I am currently enrolled in TRAIL, do I need to fill out the TRAIL Open Enrollment Form again this year?

No. Once you are enrolled in one of the TRAIL Medicare Advantage plans, you do not need to complete the enrollment form again unless you want to make a change. During the TRAIL Open Enrollment Period you may change to a different health plan if one is available in your county of residence (see page 7). You may also add a dependent to your coverage or drop a dependent from your coverage. If you do not want anything to change, then do not turn in the enrollment form.

Will I get marketing materials from the TRAIL plans again this year?

Yes. Since the fall enrollment period is your opportunity to shop around for a different health plan, all of the TRAIL plans that are available in your county of residence will be sending you information regarding their coverage and benefits. Even if you do not change health plans this year, federal Medicare requires the plans to mail new ID cards each year, so be sure to watch your mail in late December for your new ID cards. You will know your CIP Medicare Advantage ID card by the TRAIL logo on the card.

I have a friend who enrolled in a Medicare Part D plan after enrolling in TRAIL and lost their CIP health and prescription coverage – why did this happen?

When a member who is enrolled in a Medicare Advantage plan with prescription drug coverage enrolls in another Medicare plan, whether it's another Medicare Advantage plan or a Part D prescription drug plan, enrollment into that new plan will terminate enrollment in the current plan. That is because federal Medicare allows a person to only be enrolled in one Medicare plan at a time. Many pharmacies offer prescription drug plans that are Medicare Part D plans. **Be careful not to enroll in another prescription drug Part D plan as enrollment in that plan may cause your CIP health and prescription drug coverage to terminate. Since your vision and dental coverage are included in your CIP coverage, they will also terminate.**

Will this Medicare Advantage plan cover everything that my previous plan covered?

Not necessarily. Medicare Advantage plans cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.

I have additional group health plan coverage based on my spouse's current employment. Will the State-sponsored Medicare Advantage plan coordinate benefits with my additional group health plan?

No. The Medicare Advantage plan will not coordinate benefits with your additional group health plan. This means that you cannot file your medical or prescription drug claims to the group health plan for primary claim payment and then to the Medicare Advantage plan for secondary claim payment. The Medicare Advantage plan will not pay your claim if another insurance is responsible for the primary benefit payment. In order to use your non-State of Illinois group health plan insurance and keep Original Medicare, you should not enroll in a State-sponsored Medicare Advantage plan.

My previous CIP health plan paid all of my healthcare costs and I didn't pay anything, so how is this coverage 'comparable' to what I had?

Prior to July 1, 2013, the College Choice Health Plan (CCHP), administered by Cigna, picked up all costs remaining after Medicare paid; however, many members did not realize that effective July 1, 2013, the plan design changed. Beginning July 2013, members became responsible for the CCHP deductible, as well as the coinsurance. Members enrolled in an HMO or OAP were also held responsible for their appropriate copayments, coinsurance and deductibles.

Is enrollment into the CIP Medicare Advantage plan due to Obamacare?

No. The State of Illinois initiated the TRAIL Medicare Advantage Program and although the enrollment period time frame is similar to the Affordable Care Act's (ACA, otherwise known as "Obamacare") enrollment period, the State's TRAIL program is not part of the ACA.

Is there coverage through TRAIL when I travel outside the U.S.?

Like Medicare, TRAIL benefits are not provided outside of the United States and the U.S. Territories, except for emergency services. Typically, if emergency services are needed while outside of the U.S., the enrollee will need to pay the provider at the time of service and submit a reimbursement request to their Medicare Advantage plan. Many TRAIL members who travel outside the U.S. purchase travel insurance for their international travel.

If I enroll in the CIP Medicare Advantage plan, will I still have Original Medicare?

Yes, you will still have Original Medicare and therefore must continue to pay your Original Medicare premiums; however, the Medicare Advantage plan you elect will be paying your healthcare claims instead of Medicare. Medicare subsidizes the Medicare Advantage plan in exchange for the plan processing your healthcare claims. The only time you will need to use your Medicare card after enrolling in a Medicare Advantage plan is if you go into hospice care. In that case, Original Medicare will pay for those services and charges, so be sure to keep your Medicare card.

If I choose to cancel my CIP coverage, do I have guaranteed issue rights?

Guaranteed issue rights are determined by the Centers for Medicare and Medicaid Services (federal CMS). If you choose to cancel your CIP retiree healthcare and purchase a private healthcare plan such as a Medicare supplement plan, the private healthcare plan determines whether or not you qualify for guaranteed issue. If you disagree with the private plan's determination, you will need to file a complaint with federal CMS and they will have the ultimate authority. **The State of Illinois cannot determine guaranteed issue and does not issue letters that indicate you have guaranteed issue rights.**

Can I get out of the CIP Medicare Advantage plan if I don't like it?

Yes. If at any time you wish to disenroll from the Medicare Advantage plan, you may write to your health plan indicating your desire to cancel the coverage. **You will be disenrolled from the CIP health, prescription drug, dental and vision coverage at the end of the month in which the health plan receives your written request.** Once cancelled, you will go back to having your Original Medicare coverage only and will most likely need to obtain a separate Medicare Part D plan for your prescription drug coverage. Under current CIP eligibility rules, members who cancel coverage are ineligible to re-enroll in the program in the future unless they lose their other coverage for reasons other than voluntary termination or nonpayment of premium.

I qualify to receive "Extra Help" from Social Security for my prescription drugs. What happens if I am automatically enrolled in a Medicare Part D plan due to receiving "Extra Help"?

The federal government will not allow you to be enrolled in more than one Medicare Part D plan at a time. Since the State-sponsored Medicare Advantage plans include a Medicare Part D prescription drug plan, your automatic enrollment in another Medicare Part D plan will trigger an automatic termination by federal Medicare of your State-sponsored Medicare Advantage coverage, which includes your prescription drug, dental and vision coverage through CIP. If you are automatically enrolled in another Part D plan (based on your Extra Help qualifications), you must call that plan and cancel the coverage if you want to keep your CIP coverage. Even though you cancel the other Part D coverage, you will continue to receive the Extra Help benefit to help with your prescription drug costs.

What Does a Medicare Advantage Plan Cover?

Medicare Advantage plans are offered by private companies approved by Medicare. Medicare pays a fixed amount for your care each month to these companies. When you enroll in a Medicare Advantage plan, you are no longer in Original Medicare but still have the same rights and protections as people with Original Medicare.

The CIP Medicare Advantage plans provide all of your Part A (hospital insurance) and Part B (medical insurance) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage. The only major benefit not covered by these plans is hospice care – this benefit is covered by Original Medicare even if you choose a Medicare Advantage plan.

Is Medicare Advantage a Medicare Supplement?

No. Medicare supplement insurance fills gaps in Original Medicare coverage by helping to pay the portion of healthcare expenses that Original Medicare does not pay, such as deductibles and coinsurances. Medicare supplement insurance can be either a Medigap plan (labeled A through L plans) or retiree insurance from a former employer. Typically, retiree insurance from a former employer pays your health insurance claims after Medicare pays its portion. As a Medicare retiree enrolled in CIP, the health plan you had prior to being enrolled in the TRAIL Medicare Advantage Program paid your claims ‘second’ after Medicare. That means any medical claims you incurred were sent first to Original Medicare for payment and the remaining balance was sent to your CIP insurance plan, which then paid much of the remaining balance.

What is a PCP/NPI #?

A Primary Care Physician/Primary Care Provider (PCP): the physician or other medical provider a plan participant selects under a managed care plan to manage all healthcare needs.

NPI Number: National Provider Identifier Number issued by Centers for Medicare and Medicaid Services for all health care providers in the United States. (consists of 9 or 11 digits)

I have a power of attorney (POA) who signs my documents. What do I need to submit to my retirement system?

The State Universities Retirement System (SURS) requires a Financial Power of Attorney for Property if someone other than you signs forms on your or your dependents behalf.

TRAIL Medicare Advantage CIP Plan Participants Important Information - Please Read!

- You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums.
- You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in the State-sponsored Medicare Advantage plan provides you with Medicare Advantage coverage as well as Medicare Part D coverage. **Therefore, enrollment into a different Medicare Advantage or Medicare Part D plan will automatically cause your CIP coverage to end, which will include your health, prescription drug, dental and vision coverage.**
- You must have creditable prescription drug coverage (as good as Medicare's) since 2006 in order to avoid a late enrollment penalty.
- You can terminate the Medicare Advantage coverage at anytime by contacting the Medicare Advantage plan in writing; however, once you cancel your CIP coverage you will not be permitted to re-enroll in the program in the future unless you lose your other coverage for reasons other than voluntary termination or nonpayment of premium.
- You cannot file claims to the Medicare Advantage plan after another insurance company paid the claim. Medicare Advantage plans do not coordinate benefits with another insurance plan that pays first (such as an insurance plan through active employment or your spouse's active employment).
- You must notify your retirement system in writing if your residential or mailing address changes.
- If you are currently enrolled in a Medicare Advantage HMO plan and move outside of the plan's service area (such as to a different county in Illinois or to a different State) you must contact your retirement system and elect a new Medicare Advantage plan available in your new area.

A Map of Medicare Advantage Plans by County

The UnitedHealthcare Medicare Advantage PPO (UHC PPO) is available in all Illinois counties and throughout the U.S.

Note: There are two Humana HMO plans, as shown in the map key and on your Open Enrollment Form. Please ensure you select the appropriate Humana HMO plan that is available in your county on the enrollment form.

UnitedHealthcare PPO, Coventry Advantra HMO, Health Alliance MAPD HMO and the Humana HMOs availability is indicated by the key below:

- UHC PPO and Health Alliance MAPD HMO
- UHC PPO and Coventry Advantra HMO
- UHC PPO and Humana Benefit Plan HMO
- UHC PPO and Humana Health Plan HMO
- UHC PPO and Coventry Advantra HMO and Humana Health Plan HMO

