



**Wespath**

BENEFITS | INVESTMENTS

Center for Health

RETIREE HEALTH—ONE EXCHANGE

# OneExchange Update

# Agenda

- Ongoing Process Refresher
- Service Improvements
- Regulatory and Compliance Topics
- Medicare Open Enrollment

# Ongoing Process Refresher

- New Retirees and Age-ins
  - “Intends to Retire” Kit—OneExchange insert
  - Approaching 65 (120 days) reporting
  - Completion of HealthFlex/OneExchange enrollment form
- Health Reimbursement Account (HRA)—exceptions
  - Delayed enrollment
  - Enrollment outside of OneExchange

# OneExchange Service Improvements

- Staffing and licensure strategies for hold time reduction
- Training improvements and staffing strategies to improve service level
- Third-party evaluation of phone/software system
- Enhanced online tools

# Other Service Improvements—Eligibility

- OneExchange data team staffing
- OneExchange-Wespath-Businessolver collaboration and eligibility clean-up
  - Medicare Secondary Payer
  - Survivors
  - Mismatch in HRA start date

# “HRA Plan” Legal Requirements

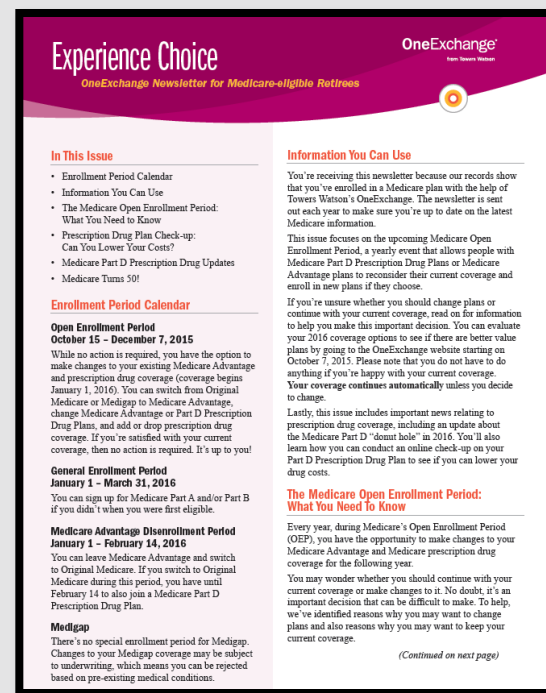
- Summary Plan Description—*post online*
- Plan Document
  - Article X of *HealthFlex Plan Document* refers to “Medicare Connector HRA”
- Privacy Notice
- PCORI fee (July 31, annually)

# Compliance—Special Populations

- HRA for Medicare-eligible disabled individuals
  - Guidance on whether an HRA is allowed—murky
  - No HRAs for *newly disabled individuals* as of 2017
  - Existing HRAs can remain unless additional guidance suggests otherwise
- Retired-rehired clergy choosing to “waive” active coverage
  - Need to avoid any perception of “incentive” to waive
  - No HRA, no active guidance to Medicare market
- Tricare/Tricare for Life participants
- Individuals not losing group coverage

# Open Enrollment Refresher

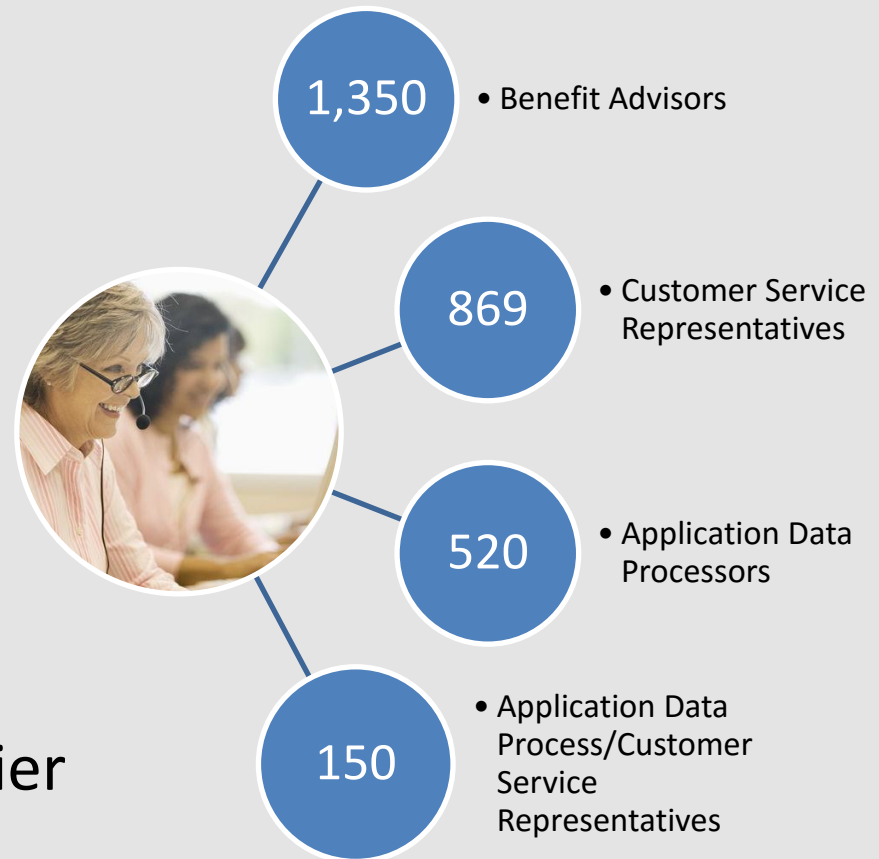
- 2017 Open Enrollment:  
**Oct. 15 – Dec. 7, 2016**
  - Monday-Friday  
8:00 a.m. – 9:00 p.m. ET
  - Saturday by appt. only  
9:00 a.m.- 7:00 p.m. ET
- Currently enrolled members:  
Receive fall newsletter by e-mail or mail  
(as selected)
- New Part B recurring claim form to be sent in 2017





# OneExchange—Open Enrollment Staffing

- All representatives complete training each year
  - New representatives complete full 6 weeks of training
  - Includes client-specific rules/information
- Benefit Advisors complete refresh training, test with all carriers and receive new carrier appointments each year



# Open Enrollment Refresher

- **Medicare Advantage Plans**
  - Can change between Medicare Advantage plans or from Medigap plan to Medicare Advantage plan during Open Enrollment *without underwriting*
- **Medicare Supplement/Medigap Plans**
  - To change between Medigap plans or from Medicare Advantage plan to Medigap plan *will likely face underwriting*
- **Part D Plans**
  - Most common change; can change Part D plans during Open Enrollment *without underwriting considerations*

# Open Enrollment Refresher

- Typical Open Enrollment activity
  - 25% will call in
  - 5% will change medical plans (typically Medicare Advantage)
  - 8% will change their Part D prescription plans
- Reasons for changes
  - Changes to medical/pharmacy needs
  - Carrier terminates plan (not common, letter 90 days in advance)
    - Members should call OneExchange to choose a new plan

# Open Enrollment Refresher

- 2-4 minute wait time expected most days
  - Mondays busiest
  - Afternoons, end of week, Thanksgiving week lighter
- High volume weeks: **Oct. 31-Dec. 3**  
(especially Nov 28-Dec 3)
  - Best to call **early** during the Open Enrollment period

# Open Enrollment—Trends in Rate Increases

Medicare Products	2012 Rate PMPM	2013 Rate PMPM	2014 Rate PMPM	2015 Rate PMPM	2016 Rate PMPM*
Medicare Advantage	-7.6%	-0.1%	-1.8%	10.7%	8.0%
Part D Plan	-1.3%	2.0%	-2.0%	-2.8%	13.0%
Medigap/ Supplement	3-5%	3-5%	3-5%	5-6%	5%

Please contact the Center for Health as soon as possible if you would like to increase your HRA contributions for 2017.



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