

Fall 2020 Open Enrollment Period Readiness



Agenda and Objectives

1

OEP Readiness

2

Medicare OEP

3

OEP Communications

4

Funding Allocation Changes
for 2021

Objectives

Discuss the upcoming Open Enrollment Period (OEP) and provide information on what participants can expect during this time.



Medicare OEP Highlights

- Fall newsletters mailing/email waves:
 - August 26 – October 7
- Medicare OEP
 - October 15 – December 7
- Medicare is a passive enrollment



OEP Readiness



Evolution of Service Delivery Model

- Scalable workforce solution
 - Work-from-home program since 2018
 - Due to COVID-19 transitioning to WFH for OEP
 - Training and coaching consistent with that received in the call center



Preparing Participants for OEP

Enhanced Prescription Drug Plan (PDP) Checkup Support

The screenshot shows a user interface for a 'My Account' dashboard. At the top, there is a blue header with the text 'My Account'. Below the header, there are five circular icons representing different users: Joe, Jane, Jack, Jill, and Jessica. The main content area features a light blue banner for 'Prescription Coverage Checkup' with a hand holding a coin icon. The text in the banner reads: 'We estimate you could save up to \$98 if you change prescription drug plans for 2021'. A blue button labeled 'Check my coverage' is positioned to the right of the banner. Below the banner, there are two white tiles. The left tile is titled 'Shop & Compare' with a plus sign icon and the text 'Find coverage for yourself or a group of people in your household.' It includes a blue button labeled 'Shop for plans'. The right tile is titled 'Manage Your Reimbursements' with a dollar sign icon and the text 'Request reimbursement and manage your reimbursement funds.' It includes a blue button labeled 'Manage my account'.

- NEW!
- Consists of three phases:
 - 1) Telephonic outreach to update online prescription drugs
 - 2) Email reminder
 - 3) Email with Rx analysis

Enabling Self-Service

Technology Enhancements

- Telephony/IVR improvements
 - Plan in online cart routing
 - “Are you calling about your plan options for 2021?”
 - Funding self-service
- Online tools
 - Self-service tools for MFA
 - Website improvements
- Via Benefits funding mobile app



Website Improvements

Welcome, Ava!

Prescription Coverage Checkup
We estimate you could save **up to \$98** if you change prescription drug plans for 2021. [Check my coverage](#)

Shop & Compare
Find coverage for yourself or a group of people in your household. [Shop for plans](#)

Funds & Reimbursements
View and manage your funding account, manage your automatic reimbursement settings, check balances, and view claims. [View accounts](#)

Personal Profile
Save time by updating your information prior to enrollment. [Go to profile](#)

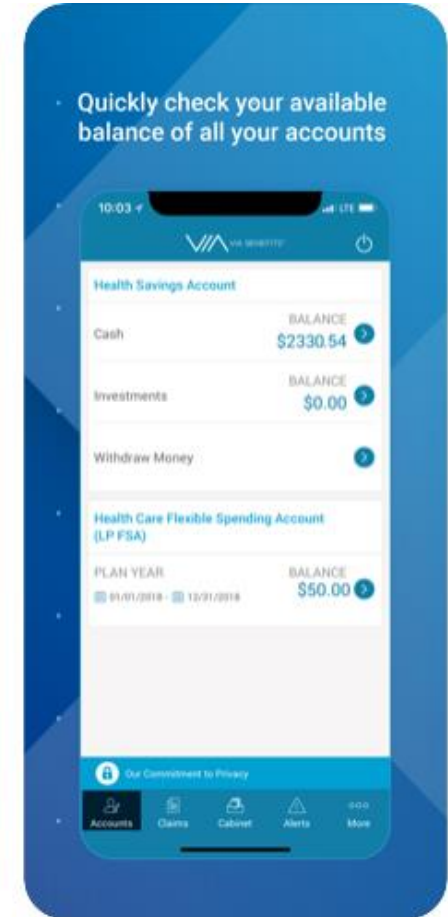
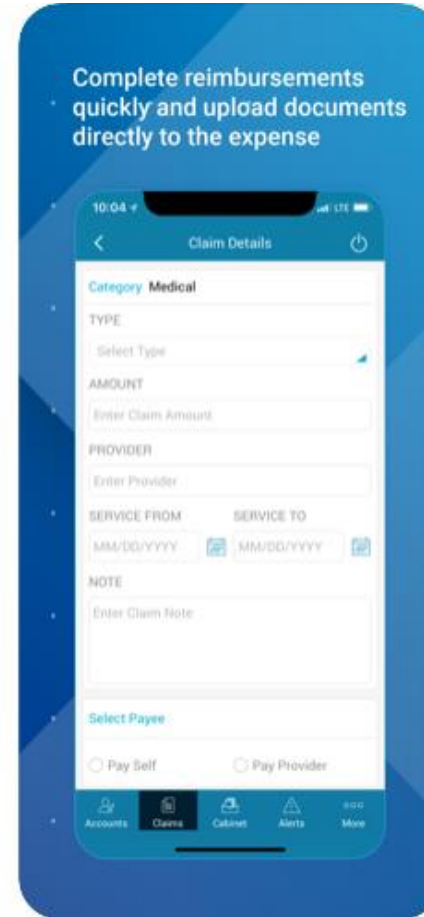
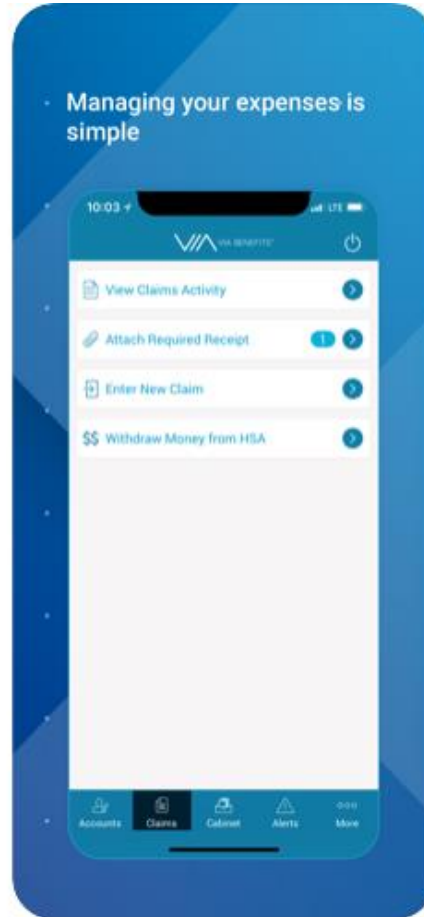
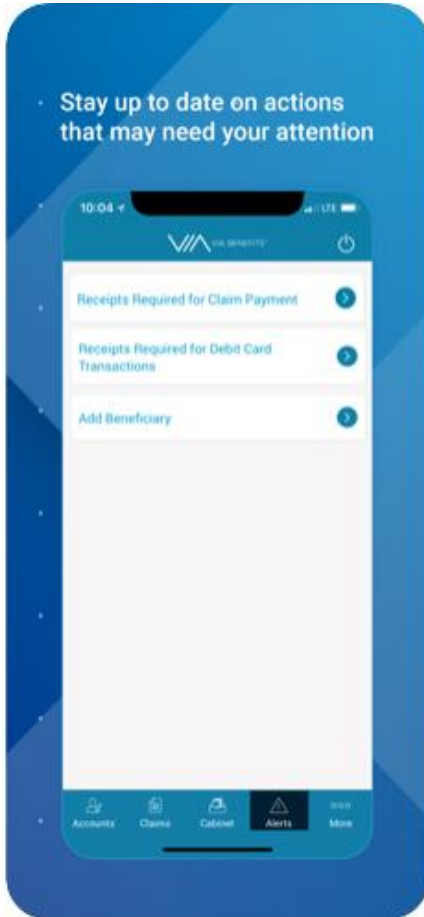
Applications & Policies
See your current plan's details as well as the status of your recent applications. [View my coverage](#)

Speak to an Expert
Schedule, view or change your appointment to speak with one of our licensed benefit advisors. We are here to assist you. [View appointments](#)

HIPAA Authorization
You've provided your Health Insurance Portability and Accountability Act (HIPAA) Authorization, which allows Via Benefits to inform you of potential savings, along with many other valuable services. [View authorization](#)

- New home page
- Rx check-up information
- Benefit Advisor and Participant now have the same view

Funding Mobile App



Medicare Service Center

Peak days/times



- October 15 – 16
- November 30 – December 7
- Monday mornings

Operating hours



- Monday – Friday
 - 8:00 a.m. – 9:00 p.m. ET
- Saturday (From October 17 – December 5)
 - 9:00 a.m. – 7:00 p.m. ET

Service Center



Holiday Schedule

Thanksgiving Day	Closed	
Day After Thanksgiving	Open	8:00 a.m. - 9:00 p.m. ET
Christmas Eve	Open	8:00 a.m. - 5:00 p.m. ET
Christmas Day	Closed	
New Year's Eve	Open	8:00 a.m. - 9:00 p.m. ET
New Year's Day	Closed	



Current State of Medicare Market

Carrier Updates

- More offerings
 - Low premium Rx plans
 - Expanded MAPD benefits
 - Increased marketing activity
 - Insulin Rx cap
- Ready to shop
 - All 2021 plans loaded into system by October 1
- Online enrollment
 - Approximately 95% of plans will now have online enrollment

Medicare OEP Change Rules

Change Rules – No COVID-19 Impact

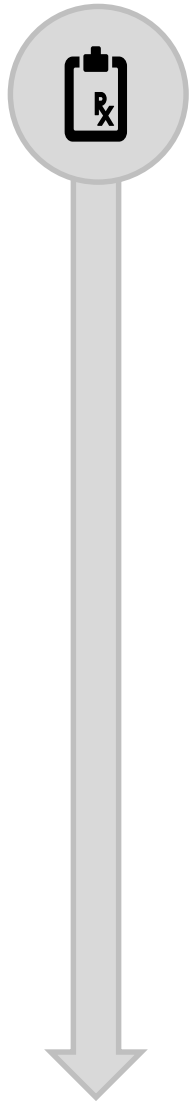
Plan	Change Rule
Medicare Advantage Plans	A participant may switch to a Medicare Advantage plan during the OEP without any underwriting considerations. They can change between Medicare Advantage plans, or go from a Medigap to a Medicare Advantage plan.
Prescription Drug Plan (Part D Plan)	A participant may change their Part D plan during the OEP without any underwriting considerations. This type of change is the most common activity seen during the OEP each year.
Medicare Supplement (Medigap Plans)	Depending on the state in which the participant lives, they may face underwriting in the event they want to change between Medigap plans, or go from a Medicare Advantage plan to a Medigap. In most cases, if a participant is enrolled in a Medigap plan, they will stay within that plan. Via Benefits has a selection of guarantee issues all the time Medigap plans (change not subject to OEP).

Medicare Advantage OEP “Test Drive” Period

- January 1 – March 31, 2021
 - Participants who enrolled in a new Medicare Advantage plan will be able to “test drive” their coverage, and if it doesn’t feel right, make a one-time change to a different Medicare Advantage plan
 - Participants may also disenroll from their current Medicare Advantage plan, and return to original Medicare and enroll in a stand-alone prescription drug plan



Part D Prescription Drug Plan Updates



Deductible

- The maximum Initial Deductible for Part D plans will increase to \$445 for 2021

Initial Coverage

- Initial coverage limit increases from \$4,020 to \$4,130 in 2021. Participants enter the coverage gap, once the total cost of their prescription reaches \$4,130

Coverage Gap

- Out of pocket cost for brand name and generic drugs will be 25% of actual cost while in the coverage gap

Catastrophic


- True Out-of-Pocket threshold (TrOOP) increases from \$6,350 to \$6,550 for 2021. Once TrOOP is met, out of pocket cost are \$3.70 for generic, \$9.20 for brand or 5% which ever is greater

OEP Communications



Medicare Communications

Fall Newsletter



Welcome to the fall 2020 edition of **The Via Benefits Advocate**, our newsletter dedicated to information and resources to help you effectively navigate Open Enrollment. We hope you find these articles useful as you determine what's best for you in 2021.

We continue to update our **Help & Support** article on COVID-19 to provide answers to specific questions and links to information from the Centers for Medicare & Medicaid Services (CMS) and the Centers for Disease Control and Prevention (CDC).

Our website is a fast, secure way to research your options and learn more about how to make the most of your account. Go to my.viabenefits.com and select **Help & Support** at the top of the page to find answers to a wide range of questions regarding Medicare, premiums, maintaining your account, and much more.

Medicare's Open Enrollment Period runs from October 15 through December 7, 2020. Via Benefits Insurance Services welcomes the opportunity to be your advocate now and in the coming year.

Renew Automatically or Compare Plans and Change

No action is needed if you're satisfied with your current coverage and don't plan to make changes to it. About 98% of people enrolled in Medicare plans through Via Benefits don't change their coverage during Open Enrollment. However, many people still contact us during this time to see if they need to re-enroll in their Medicare plans to maintain coverage. Be aware that your coverage will automatically renew during Open Enrollment.

Go online at my.viabenefits.com to research your options and start comparing plans in your area. 2021 plans are posted online in mid-October.

7 Reasons To Consider Changing Your Plan

You might want to explore your Medicare coverage options during Open Enrollment if any of the following events have occurred in the past year:

- Moved to a new ZIP Code
- Change in your household such as marriage, divorce, or death in the family
- Change in your health status
- Change in your prescription drugs
- Your doctors are no longer in your plan's network
- Significant increase in premiums
- Your plan has been discontinued

If any of these things have occurred, you can go to my.viabenefits.com and use our online tools to compare your plan options. Learn more in the related article in this newsletter titled "Quote, Compare, Save, and Enroll Entirely Online."

Learn More About the 2021 Medicare Part B Premium Increase

The projected standard 2021 Medicare Part B premium is \$148.50 per month, which is an increase of \$3.90 per month in the 2020 premium. This projected increase for the standard Part B premium is based on reporting from the Centers for Medicare & Medicaid Services (CMS). While most people pay the standard Part B premium, other beneficiaries may pay more if they had a higher reported income two years prior (2019).

You're notified by the Social Security Administration about changes to the automatic payment of the Part B premium from your Social Security check. If you're paying directly, you'll receive a letter.

Keep in mind that no matter which other plans you're enrolled in, you'll need to continue to pay your Part B premium. For more information you can contact your local Social Security office, or visit ssa.gov and medicare.gov.

Please note: This projected figure only represents an estimate of 2021 Part B premiums. Actual 2021 premiums will be determined in the fall of 2020.

11/16/2020 08:00:00 AM 11/16/2020 08:00:00 AM

- Includes important information about the upcoming enrollment season
 - Online experience
 - Via Benefits funding mobile app
- Sent via email or mail between August 26 – October 7
- Unique version to match individual participant situation:
 - Version one: Sent to participants enrolled in a plan with Via Benefits, not eligible for funding
 - Version two: Sent to participants enrolled in a plan with Via Benefits, eligible for funding who are required to maintain certain Medicare coverage through Via Benefits

Funding Allocation Changes for 2021



Allocation Changes

Planning for annual allocation changes:

- For funding changes to be available for our representatives to communicate to your participants during OEP, we require the data no later than **September 30, 2020**
- For funding changes to be available in participants' account on January 2, we require the data no later than **November 30, 2020**



Thank You!



WillisTowersWatson 

OEP Readiness Summary

Enhancements for OEP Fall 2020

IVR

- NEW option “are you calling about your 2021 plan options”



Enhanced PDP Check-in process

- 3 phases of outreach beginning July 15:
 - Telephonic outreach to update online prescription drugs
 - Fall newsletter
 - Email with Rx analysis
- Streamlined Web Experience



Staffing



- Keeping staffing levels higher to account for changes with carrier plans that drive more call volume
- CSR Pods implemented to improve first call resolution

Carrier

- New competitive Rx plans with low premiums



Communications

- Fall newsletter promoting new mobile app and online options for easy self-service

