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**FINANCIAL SERVICES DEPARTMENT**  
EMPLOYEE BENEFITS DIVISION

RENEE MABE, EMPLOYEE BENEFITS DIVISION MANAGER

October 12, 2020

Dear El Paso County Medicare Eligible Retiree and/or Spouse,

We are pleased to inform you that there will be some changes and improvements to your Medical and Prescription Drug Coverage under the El Paso County Medicare-Eligible Retiree Plan effective January 1, 2021. These changes were made to enhance the benefit, improve operational and administrative workflow and to strengthen the financial position of the Retiree Medical and Prescription Drug Plan.

Your Prescription Drug and Medical benefits will now be provided by  
**Humana Medicare Advantage Prescription Drug (MAPD) Plan**  
effective January 1, 2021.

While we understand change can be difficult, every attempt has been made to minimize any plan disruption. **Please note that your plan design is remaining the same.** Your Dedicated Advocacy Team at Retiree First will continue to assist in creating a smooth transition, provide ongoing support of the new Humana MAPD and answer any questions or concerns.

**Important things to know:**

- Your Medical and Prescription plan designs are remaining the same.
- You will only need 1 ID card starting January 1, 2021; your NEW Humana MAPD card. Please note that your ID number will be remaining the same as it is on your current Humana PDP card.
- For both Medical and Prescription, please present the NEW Humana MAPD card to your medical provider and pharmacy starting January 1, 2021. You will no longer need your Medicare Card. Please put this somewhere safe.
- You can use any doctor or hospital that accepts Medicare and is willing to bill the plan, regardless if the provider is in or out of the Humana Medicare Network.
- As before, you must be enrolled in Medicare Parts A and B to participate in our plan.





- **All El Paso County Medicare Eligible Retiree Plan enrollees will be automatically enrolled into the new Humana MAPD for January 1, 2021. You do not need to take any steps on your end to finalize your enrollment.**
- No referrals are required for covered services.
- The cost of drug copays can vary from year to year based on inflation, contracts, supply, etc.
- You should continue to use almost any retail pharmacy as the Humana Pharmacy Network contains over 67,000 in-network pharmacies nationwide.
- If you currently have Mail Order Prescriptions on file, they will transfer to Humana Mail Order under the new MAPD Plan for January 1<sup>st</sup>.
- Retiree First will continue to service the El Paso County Medicare Eligible Retiree Plan.

**What mailings to expect in the coming months:**

- You will receive your Humana Plan Change Kit and Approval Letter in early-mid November.
- You will receive your NEW Humana ID Card in late December.
- The final mailing you will receive is the Humana Evidence of Coverage in late January.

**Plan Improvements:**

- Silver Sneakers Gym Membership included

We are required by law to give you the choice of opting out of or cancelling the new plan. Please note that since you are currently enrolled in the El Paso County plan, there is most likely no reason why you would not participate in the new plan. If you opt out, you will have no Medical or Prescription coverage through the County. However, if you have another plan through your spouse or if you would like to opt-out for any reason, please call Retiree First at (719) 249-7788 or (855) 531-8844 (TTY711) to discuss further.

**A video presentation explaining your new plan can be found at the link below.**

**This video will remain available to watch at your convenience starting OCTOBER 20TH.**

[www.retireefirst.com/elpasocounty](http://www.retireefirst.com/elpasocounty)

We strongly recommend that all Medicare-Eligible retired members and Medicare-Eligible spouses watch this video to better understand any plan changes. In addition, Retiree Advocates can be reached at (719) 249-7788 or (855) 531-8844 (TTY711) for any questions or concerns.

Sincerely,  
El Paso County Employee Benefits Division



# El Paso County 2021 – Humana Medicare Advantage Prescription Drug (MAPD) Plan

## FREQUENTLY ASKED QUESTIONS

### PLAN DESIGN:

**Humana.**

MEDICAL	RETIREE PAYS
Deductible, Part A	\$250
Office Visit	4%
Specialist	4%
Diagnostic Procedure/Tests	4%
Lab Services	\$0
Preventative Services	\$0
Therapy (Occup/Phys/Speech)	4%
Allergy Shots	4%
Inpatient Services	\$0 per admit, after deductible
Outpatient Services	4%
Skilled Nursing Facility	\$0 per day, days 1-100
Urgent Care	4%
Emergency Care	\$0
Ambulance Services	4% per date of service, Limited to Medicare-covered transportation



Prescription	30-day Retail Retiree Pays up to	90-day Retail Retiree Pays up to	90-day Mail Order Retiree Pays up to
Annual Deductible	\$0		
Tier 1 Generic	\$6	\$15	\$15
Tier 2 Preferred Brand	\$30	\$75	\$75
Tier 3 Non-Preferred Brand	\$50	\$125	\$125
Tier 4 Specialty	\$100	N/A	N/A

## MEDICAL QUESTIONS:

**1. Are there any medical plan changes?**

No, El Paso County did their best to match the new plan design to your current plan design. Please reference the plan design listed on the previous page for deductibles and coinsurance.

**2. Does this plan require referrals?**

No, this plan does not require referrals.

**3. Does this plan have a network?**

No, you can go to any provider, hospital, or facility that accepts Medicare and is willing to bill Humana.

**4. Can I go to my current providers?**

Yes, you can see any provider that accepts Medicare.

**5. Do I still use my Medicare Card?**

No. Put your Medicare card in a safe place in case you need it later. You will use **ONLY** your **NEW** Humana ID Card for Medical and Prescription use starting January 1, 2021.

**6. What if my Provider says they do not accept this plan?**

Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to assist. We can reach out to your provider to explain how your new plan operates.

## PRESCRIPTION QUESTIONS:

**7. Is there a Prescription Deductible?**

No, there is no prescription deductible on your plan.

**8. What are my Prescription Copays?**

Your copay structure is remaining the same. Please reference the chart on the previous page. Keep in mind that it is possible for drugs to change tiers from year to year based on inflation, supply, and manufacturer contracts.

**9. Is there a Donut Hole Coverage?**

Yes. The plan has Full Donut Hole Coverage, just as before.

**10. Are my drugs covered?**

Most likely yes, the formulary is a comprehensive formulary just as before. You will receive an abridged formulary with your Humana Plan Change Kit. Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

**11. Can I go to the same Retail Pharmacy?**

Yes. There should be no pharmacy disruption. Humana has over 67,000 pharmacies in network. You do not need new prescriptions for retail pharmacy fills. Please be sure to show your new ID Card beginning January 1, 2021.

**12. Is there a Mail Order Pharmacy and will my Scripts transfer to the new plan?**

Yes, you will use Humana Mail Order just as you are now. If you currently have Mail Order Prescriptions on file, they will transfer to Humana Mail Order under the new MAPD Plan for January 1, 2021. Keep in mind that the 90-Day copay discount is also available at the Retail Pharmacy.

**13. Can I still go to the VA for my drugs?**

Yes. If you obtain some drugs from the VA, you may continue to do so.

**14. Do I need Prior Authorizations for certain prescription medicines?**

Some drugs may require a Prior Authorization just as before. Please contact Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** if you have questions or need assistance with Prior Authorizations as well as any other requirements such as Step Therapy or Quantity Limits.

## PLAN QUESTIONS:

**15. Will I be automatically enrolled in the new Humana MAPD Plan?**

Yes. All El Paso County Medicare-Eligible Plan enrollees (retirees and/or spouses) will be enrolled into this new plan for January 1<sup>st</sup>.

**16. Can I stay on the current plan?**

No. You must change over to the new Humana Medicare Advantage Prescription Drug (MAPD) Plan. Your current United American Medical Supplement plan will no longer be available in 2021.

**17. Do I need to do anything to enroll?**

No. Retiree First will automatically enroll you.

**18. Do I still need to be enrolled into Medicare Part A and Part B?**

Yes, you will need to remain enrolled into both Medicare Part A and Part B to be eligible for the new Humana MAPD Plan. Medicare pays Humana to partially sponsor this Medicare Advantage Prescription Drug (MAPD) Plan that you will be enrolled in.

**19. Do I still use my Medicare Card?**

No, put it somewhere safe. You will only need your NEW Humana MAPD ID Card for Medical and Prescription coverage beginning January 1st. ***Humana will act as your primary insurance for Medical.***

**20. What makes this different from an Individual Humana MAPD?**

This is much different from a Humana Medicare Advantage Plan you may see on TV. This plan has way richer benefits and is not available to the public. It was designed specifically by El Paso County for you. Individual MAPD Plans have medical networks, include the Part D donut hole and have less robust drug formularies.

**21. When will I receive my new Humana ID Card?**

You will receive your new Humana MAPD ID Card in late December. Members and Medicare-Eligible Spouses will each receive their own card. Your Humana ID Number will be remaining the same as they currently are on your Humana PDP ID Card. Please note that each enrollee may not receive their plan information on the same day. This is normal.

**22. What do I do if I lose my card?**

Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

**23. Will I receive an Explanation of Benefits (EOB) from Humana?**

Yes, you will receive an EOB (Smart Summary) from Humana monthly showing Medical and Prescription claims.

**24. How much do I have to pay for the plan?**

Information can be found in the 2021 El Paso County Retiree Health Benefits brochure or you can contact the El Paso County Employee Benefits Division at [employeebenefits@elpasoco.com](mailto:employeebenefits@elpasoco.com) or **719-520-7420** to answer any premium questions.

**25. Who do I call if I need assistance with the plan?**

Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to reach your Dedicated El Paso County Medicare Advocate Team from the hours of 8:00 AM to 5:00 PM MST.

**26. How are Flu Shots Covered under this new Humana MAPD Plan?**

Humana pays for one flu shot per year at 100%. You can go to both the clinic in the pharmacy or your physician's office as long as they are Medicare approved/covered. You will need to present your new Humana MAPD Card for processing.

**27. Can I still use Premise Health (El Paso County Employee Health Centers)?**

Yes, you can still use Premise Health Clinics as you currently are.

**28. Are there any extra benefits included with the Humana Medicare Advantage Prescription Drug (MAPD) Plan?**

Yes! Humana Medicare Advantage Prescription Drug (MAPD) Plan includes the Silver Sneakers fitness benefit. You will receive your Silver Sneakers ID card about 3-6 weeks after the plan goes into effect. Please visit [www.silversneakers.com](http://www.silversneakers.com) to view locations or call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to inquire more about this added benefit.