



Statewide Employee Benefits Committee

August 22, 2022



Medicare Advantage Transition

When will this change to a Medicare Advantage plan occur?

Beginning **January 1, 2023**, the State of Delaware Group Health Insurance Plan will offer one Medicare plan option - **Highmark Blue Cross Blue Shield (BCBS) Delaware's Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript).**

Medicare Advantage Summary

Highmark Blue Cross Blue Shield Delaware will continue to administer the State Medicare health plan, just as it has for many years with:

- \$0 co-pay for visits with your doctor.
- \$0 deductible for medical services.
- \$0 cost for skilled nursing facility services.
- \$0 cost for nationwide in and out-of-network coverage with providers receiving the Medicare allowable reimbursement for services provided.
- \$0 cost for lab and imaging.
- \$0 cost for emergency room and urgent care services.
- Full and immediate coverage for pensioners with pre-existing conditions.

In addition, the new plan adds:

- The Silver Sneakers® fitness program membership
- Help managing your health and wellness; and,
- Home meal service after a hospital discharge.

Medicare Advantage Key Points

- Members **NEVER** lose Medicare coverage.
- Highmark must follow rules set by Medicare.
- Some services do require pre-approval. The Centers for Medicare and Medicaid Services (CMS) define the timeline for prior authorization requests. Doctors can help with any prior authorization necessary.
- The plan is employer-sponsored and members with pre-existing conditions will be enrolled with no underwriting requirements.
- The plan includes preventive care and chronic condition support.
- Pensioners and their eligible dependents can use participating and non-participating doctors and hospitals if those providers are eligible to receive and accept Medicare payment.
- Highmark has been building the Freedom Blue PPO network for two years and is committed to making every effort to recruit providers treating State of Delaware Highmark BCBS Delaware Special Medicfill members.
- Members may opt-out of the Medicare Advantage plan and purchase coverage in the individual marketplace. Enrollment in the State plan is permitted annually during open enrollment in October for the subsequent January plan year.

Medicare Advantage Summary

Plan Comparison

The State of Delaware Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage Plan is only available to State of Delaware Medicare eligible pensioners and has been specially **designed to provide the same coverage available today** with the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with Prescription. Following are a few examples of services provided under the new plan. Additional examples can be found under *Communications* on SBO's [Highmark Delaware Medicare Advantage webpage](#). Detailed plan documents will be available in September.

	Original Medicare	Current plan: 2022 Special Medicfill Plan		NEW PLAN: Freedom Blue PPO 2023	
Medical Benefits	Original Medicare Pays	Medicfill Pays	Member Pays	In-Network Member Pays	Out-of-Network Member Pays
Deductible	Part A and Part B deductible	Not applicable	Not applicable	\$0	\$0
PCP and specialist office visits	80% after deductible	Part B deductible, then 20%	\$0	\$0	\$0
Inpatient hospital	100% after deductible	Part A deductible	\$0	\$0	\$0
Skilled nursing facility (up to 100 days per benefit period)	Days 1–20: Medicare pays 100% Days 21–100: Medicare pays all but coinsurance per day	Days 1–20: Plan pays nothing Days 21–100: Plan pays coinsurance per day	\$0	\$0	\$0
Emergency room and urgent care	80% after deductible	Part B deductible, then 20%	\$0	\$0	\$0

Medicare Advantage Resources

Medicare Advantage Resources

- Statewide Benefits Office [Highmark Delaware Medicare Advantage webpage](#) (also accessible from the [Office of Pensions site](#))
- [Highmark BCBS Delaware Freedom Blue Medicare Advantage Highlights](#)
- [Medicare Advantage Frequently Asked Questions](#)
- [State of Delaware Medicare Advantage Mailings/Events Timeline](#)
- [August Education Session Materials](#)
- Pensioners may contact Highmark BCBS Delaware at **1-888-328-2960 (TTY call 711), seven days a week, 8 a.m. to 8 p.m.** with questions about the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan.
- Pensioners with questions about their enrollment or the State of Delaware Medicare benefits may also contact the Office of Pensions at **1-302-739-4208** or **1-800-722-7300**.

Thank You



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