

2017 State of Iowa Retiree Health Plan Choices
Counseling Tip Sheet

We have prepared the following counseling tip sheet to help you counsel State of retirees as they make decisions about their health care options for 2017. There are two types of retirees, contract or non-contract. The majority of retirees from the state are contract meaning their position with the state was under the union contract rules.

1. The state's open enrollment is the same as the OEP – October 17 - December 7
2. The following State of Iowa retiree materials are posted in SHIPTools under Employer Plans/State of Iowa.
 - 2017 State of Iowa Enrollment and Change letter – Contract Retirees
 - 2017 State of Iowa Health Insurance Premiums –Contract Retirees
 - 2017 State of Iowa Contract Retirees Health Insurance Plans - 6 Options
 - State of Iowa Guaranteed Issue Right fact sheet
 - Comparing Health Insurance Options – comparison tool
 - 2016 State of Iowa Retiree Health Plan Choices Counseling Tip Sheet
 - 2017 Comparison of State of Iowa Health Insurance Plans (all retirees **except** Executive Branch non-contract and Legislative Branch Employees)
 - 2017 Comparison of State of Iowa Health Insurance Plans – Available to Executive Branch Non-contract and Legislative Branch employees
3. **If the retiree wants to keep the same health and drug plan they have in 2017, no action is required.**
4. If anyone covered by the plan (retiree, spouse, dependent child) is on Medicare, the premium they pay (individual or family) will be the Medicare based premium.
5. If the State retiree drops the state coverage they will not be able to re-join later. However, they are able to keep their dental coverage without keeping the health insurance coverage.
6. Retirees who are enrolled in Medicare and enrolled in one of the following options need to also enroll in the Group MedicareBlue Rx Iowa plan at a cost of \$90.20 a month. To get the lowest premium for their health coverage.
 - Blue Advantage
 - Blue Access
 - Iowa Select
 - Program 3 Plus

By enrolling in Group MedicareBlue Rx Iowa, the Wellmark premium for their retiree health insurance option will be reduced by several hundred dollars. See the *“State of Iowa Retiree Health Insurance Premiums when enrolled in Medicare”* reference sheet in your packet. To enroll in Group MedicareBlue Rx Iowa call 888-299-5513 and tell them you are with the State of Iowa group **No. 38073-IOWA**.

7. Some State of Iowa retirees will get a guaranteed issue right to purchase a Medicare Supplement. See the *2017 State of Iowa Retiree Guaranteed Issue Right* fact sheet and the SHIP Counseling Tool - *2017 State of Iowa Retiree Health Insurance Changes* for more information on who is eligible for this GI opportunity.
8. If your client wants to change to a different State of Iowa health insurance plan your client must complete a new health application.
 - Go to <http://benefits.iowa.gov> or
 - Contact Wellmark Customer Service at 1-800-622-0043
9. If both your client and their spouse are Medicare –eligible, they can:
 - Both enroll in Group Program F, or
 - Both enroll in Group Program N, or
 - One enrolls in Group Program Plan F and the other enrolls in Group Program N
10. To enroll in Group Program Plan F or Group Program Plan N each individual must complete a Group Plan N or F application and a Medicare Blue Rx PDP application.
11. Coupled with the Group Plan F and Plan N programs is a Group MedicareBlue Rx Basic or Plus plans. The significant difference between the two plans is the drug copayments in the Gap.
 - Basic – only covers Tier 1 generic drugs in the Gap
 - Plus – drug coverage continues for all drugs, NO Gap

The drug formulary for the Basic and Plus plans is different than the Wellmark drug formulary for the regular state health plans. Your client can check the Group MedicareBlue Rx formulary to determine if their prescription drugs are covered. The formulary can be found at the DAS website: https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2017_retiree-e&cp or call MedicareBlueRx customer service at 877-838-3827 8 am to 8 pm to check if their drugs are covered.
12. If your client wants to leave their State of Iowa retiree option:
 - If your client enrolls in a Part D (PDP) or MA plan by December 7th their new coverage will be effective January 1. If you do the enrollment after December 7th, you would use “I am losing coverage I had from the employer” for your reason for the enrollment. You can use this reason if your client is deciding to leave on their own. Your client has two months from the date their employer coverage ends to use this SEP and enroll in a PDP or MA plan. The plan will be effective the first of the following month after the enrollment.
13. If your client wants to cancel their State of Iowa retiree plan they must complete the **Retiree Cancellation of Health Insurance** form, which is available at the DAS 2017 Retiree and Change website. <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2017-retiree-enrollment-and-change>
14. If your client does not want to leave the State of Iowa options you **do not** enroll them in a Part D stand-alone drug plan. They need to use the drug plan options offered by the State.