



# AmWINS Call Center FAQs, Concerns, and Information for Wayne County Retirees



# Agenda

- Meeting Recap
- Retiree FAQ
- Common Retiree Misconceptions
- Potential Points of Emphasis
- Review of Common Plans for Retiree Comparisons

# Wayne County Retiree Meeting Recap

- AmWINS and Michigan partners have hosted 14 retiree meetings for Wayne County Pre-Medicare and Medicare-Eligible Retirees from 10/6-10/15
- Over 1,000 attendees expected
- One-on-one time to learn about retiree concerns and misconceptions



# Medicare-Eligible Retirees



# Medicare Retiree FAQ

- How much money am I getting?
  - Most Medicare-Eligible retirees will be receiving \$135/month
  - Review your AmWINS/Wayne County mailing, sent 10/5
- What do I have to do to enroll in the “Mid Plan”
  - All you have to do is complete the “Direct Payment Reimbursement Form” in your enrollment kit so AmWINS can collect the monthly premium balance from you
- Can I mix and match plan options?
  - Yes. You can choose a combination of low, mid, and high medical plans with standard and enhanced Rx coverage. You can also pair a group medical plan with an individual drug card, or vice versa

# Medicare Retiree FAQ

- Am I losing my dental, optical, and hearing?
  - Medicare covers eye conditions (cataracts, glaucoma), but not eyeglasses.
  - AmWINS will be offering a hearing benefit to retirees in 2016. We will communicate it with you soon.
  - Wayne County will continue its voluntary dental plan through December 2015. It has not determined if it will continue in 2016.
- What happens to my stipend if I don't spend it?
  - The money rolls over each month/year in your HRA

# Common Medicare-Eligible Misconceptions

- “Blue Cross sent me information about my new plan”
  - The County **does not sponsor or endorse Blue Cross** or any other individual carrier. These are individual plans and are not affiliated with the County.
- “I am just going to stay on my Blue Cross plan”
  - Your current plan **ends December 1<sup>st</sup>**. Any Blue Cross plan you enroll in after this date will be different from what you currently have
- “I’m just going to save up my stipend money and not get a plan”
  - You will be subject to late enrollment penalties if you do not select a Part D plan.

# Common Medicare-Eligible Misconceptions

- “I’ve never heard of United American”
  - **Medicare** is your primary insurer, just like it has been on your expiring plan. If your doctors accept Medicare, they accept United American.
- “Is this group plan an HMO or PPO?”
  - Neither. You can self-refer to any doctor that takes Medicare nationwide. This includes 94% of doctors and 99% of hospitals.
- “I just want to work with Blue Cross”
  - AmWINS can sell you Blue Cross. We recommend using AmWINS because we can compare Blue Cross plans to other individual products and Wayne County’s Custom Group Plan.

# Sales Points of Emphasis

- When comparing plans for a retiree, make sure you illustrate:
  - Out-of-Pocket Maximums
  - Costs of hospitalization
  - Provider access
  - Current plan designs can be found at:  
<http://waynecounty.com/phr/1308.htm>
- The “Mid Plan” Medicare group option is “modeled after most retirees current coverage”
- Retirees can “mix and match” individual Medicare plans and any combination of group Rx and Medical options
  - They need to be shown how to indicate this on their applications