



# The Via Benefits Advocate

Fall 2019 Medicare Edition



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## Contact Us

**Go online:**

[my.viabenefits.com](http://my.viabenefits.com)

**Call us:**

1-866-343-5757 | (TTY: 711)

**Hours:** Monday through Friday  
8:00 a.m. until 9:00 pm Eastern time

You're receiving this newsletter because we consider you part of the Via Benefits family. You have a funding account with Via Benefits, administered by Extend Health, LLC. We look forward to helping you with your funding account in the coming year.

Medicare's Open Enrollment Period runs from October 15 through December 7, 2019. Read on to learn how to use the services of Via Benefits to evaluate your current plan and if you choose, enroll in a new plan.

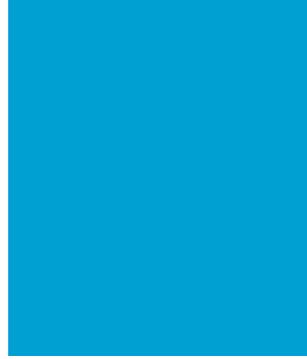


## Important!

The next time you refresh your online personal profile, be sure to confirm or add your new Medicare number, which is on the front of your Medicare card right below your name. These new Medicare cards have this new Medicare number to provide additional security.

The Centers for Medicare and Medicaid Services (CMS) completed reissuing cards with this new number as of April 2019, and new cards provided after April 2018 include it as well. As of December 31, 2019, you must use this new Medicare number for enrollment and identification purposes.





## Medicare's Enrollment Period Calendar

### Open Enrollment Period

**October 15 – December 7, 2019**

While no action is required, the Medicare Open Enrollment Period is an opportunity to assess your existing Medicare Advantage or Part D Prescription Drug plan and make changes, if needed. Remember that new coverage begins January 1, 2020. If you're satisfied with your current coverage, then no action is required; your plan(s) will automatically renew.

### General Enrollment Period

**January 1 – March 31, 2020**

During this period, you can sign up for Medicare Part A and/or Part B if you didn't when you were first eligible. The effective date will be July 1, 2020.

### Medicare Advantage (MA) Open Enrollment Period, or as we call it, the "Test Drive" Period

**January 1 – March 31, 2020**

During this period, participants who just enrolled in new Medicare Advantage plans, including Medicare Advantage Drug Prescription plans (MAPD), will be able to "test drive" their coverage, and if it doesn't feel right, make a one-time change to a different MA or MAPD plan. Enrollees will also have the option of dropping their new plan and going back to Original Medicare or purchasing Medicare Supplement (Medigap) with a Prescription Drug plan (PDP).

### Medicare Supplement Insurance and Open Enrollment

If you have a Medicare Supplement (Medigap) policy, you can enroll any time during the year. That means if you are happy with your policy currently, it will automatically renew – there's no need to call us. However, if you do need to make a change, changes to your Medigap coverage may be subject to underwriting, depending on the state in which you live. Via Benefits offers Medigap policies year round. If you do want to make a change, call us. The rules are different in each state. We can help you find out if your state requires underwriting.

## Time for Your Via Benefits Coverage Checkup

Via Benefits is at your service to help evaluate your current plan and compare it with others. Here's how shopping online and shopping on the phone for health coverage stack up. Choose the option that works best for you.

Online	On the phone
 The Via Benefits website is available 24/7.	 Call to make an appointment with a licensed benefit advisor.
 Our website is immediately available at your convenience.	 We don't like to keep you waiting, so call Tuesday through Friday, if possible in the afternoon; Mondays are often busy.
 You conduct the research and choose your plans at your own pace.	 Your plan comparison is created by a licensed benefit advisor who is trained to assist you.
 Sign into your secure account and get started right away.	 Similar to accepting a disclaimer online, you will need to go through a vocal verification process.
 Disclaimers are quick to review and accept.	 Disclaimers are played in their entirety and need a vocal affirmation that you agree.
 If you have questions, you can always call during normal business hours to speak with an advisor during your online search.	 Via Benefits is ready to answer your questions or help you enroll in a new plan.
<p><b>Go online: <a href="https://my.viabenefits.com">my.viabenefits.com</a></b></p>	<p><b>Call: <a href="tel:1-866-343-5757">1-866-343-5757</a></b></p>

If you have questions and feel confident navigating the web, click on the **Help & Support** tab at the top of our website ([my.viabenefits.com/help](https://my.viabenefits.com/help)). You'll find answers there to a wide range of questions regarding Medicare, premiums, maintaining your account, and more.



### 3 things to know about Open Enrollment

- 1. Via Benefits is your Medicare resource**
- 2. Shopping online saves time**
- 3. Plans renew automatically, but premiums may increase**

## Should I Change My Plan During Open Enrollment?

If you're satisfied with your current coverage and do not plan to make changes to it, then there is no need to call us. Roughly 98% of people enrolled in Medicare plans through Via Benefits do not change their coverage during Open Enrollment. However, many people still call 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.

You can also go online at [my.viabenefits.com](https://my.viabenefits.com) and start comparing plans in your area. 2020 plans are posted online in mid-October.

### 6 Reasons To Consider Changing Your Plan

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

1. Change in your health status
2. Change in your prescription drugs
3. Significant increase in premiums
4. Moved to a new ZIP code
5. Your doctors are no longer in your plan's network
6. Your plan has been discontinued

If any of these things have occurred, give us a call and we can help you compare your plan options. We also have **powerful online tools** that can help you do some of this research before you call. Learn more in the related article in this newsletter.

## New Sign-on Requirement for Added Security

The Via Benefits website now includes Multi-factor Authentication. This new layer of security helps improve the protection of your personal information.

If you have an existing account, you'll need to update it to meet our new security standards. To **confirm your identity**, please be prepared to provide an email address that will serve as your user ID, along with a phone number (cell phone or landline) to help verify your identity. The account update process will then ask you to enter information that only you would know. You'll also need to reset your password while updating your account.

New users who want to create an account will need to establish credentials that match these new security standards. If you have any questions, please contact Via Benefits by using the options listed in the **Speak to an Expert** tab at the top of the website.





## Medigap Changes to Plan F and Plan C

Medicare Supplement Insurance (Medigap) Plan F and Plan C are going away in 2020 for new enrollees, but not for people already enrolled in the plans. The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) changed the law on various aspects of health care. The new law states that on or after January 1, 2020, a Medigap policy providing coverage of the Part B deductible may not be sold or issued to a newly eligible Medicare beneficiary. Because Plan F and Plan C cover that Part B deductible, they are being phased out.

The good news is those already enrolled in Plan F or Plan C will be “grandfathered” in and able to continue with their plan as long as they want. If you currently have one of these plans, there’s no reason you should pre-emptively leave it. Many insurance companies feel these plans will remain healthy in the future.

## Part D Prescription Drug Plan News Brief Coverage Gap Update

- For 2020, the maximum Initial Deductible for Part D plans will increase by \$20, to \$435.
- The Initial Coverage Limit (ICL) for 2020 will increase 5%, from \$3,820 to \$4,020. That means once the total expense of your prescriptions reaches \$4,020 in 2020, you will enter the coverage gap, also known as the “donut hole.”
- Beginning in 2020, beneficiaries will pay 25% of the cost on all their generic or brand name prescriptions while in the coverage gap. While in the coverage gap, the drug manufacturer and Medicare Part D plan will pay the remaining 75%.
  - For example, if a brand-name drug costs \$100, you would pay \$25 out of pocket, and the manufacturer and Medicare would take care of the other \$75.
- You exit the coverage gap when the total expense of your prescriptions reaches \$6,350, which is the 2020 True Out-of-Pocket threshold (TrOOP) or when you enter the Catastrophic Coverage Phase. The 2019 threshold was \$5,100.
- If you reach the Catastrophic Coverage Phase in 2020, you will now pay the greater of 5% or \$3.60 for generic drugs, and the greater of 5% or \$8.95 for all other drugs.





## Speed Up the Reimbursement Process

You can speed up the reimbursement process by taking advantage of two features Via Benefits\* offers for your funding account.

### Automatic Premium Reimbursement

Turning on our Automatic Premium Reimbursement feature enables you to be reimbursed for your premium payments without submitting a monthly reimbursement request. Most of the insurance plans offered through Via Benefits have the Automatic Premium Reimbursement feature. This means that as long as you make your premium payments and have funds available in your funding account, Via Benefits will reimburse you. If you have direct deposit, the money will show up in your account.

### Direct Deposit

Direct deposit is a convenient feature that allows Via Benefits\* to deposit reimbursements from your funding account into a checking or savings account, rather than mailing you a paper check. You can enroll in direct deposit or update your banking information by fax, or by mail, but the fastest way is to activate this feature online.

To take advantage of direct deposit, provide Via Benefits with the following information for your checking account or savings account:

**Checking account:** Checking account number and routing number (as found at the bottom of your checks).

**Savings account:** Savings account number and routing number (contact your bank for this information).

### How to Enroll in Direct Deposit

Enrolling in direct deposit online is the most convenient and secure way to provide us with the necessary information. You can enroll through your online Via Benefits account.

You can also fax or mail us a completed form. If you need assistance with getting a form, or have any questions, please call Via Benefits.

\*Via Benefits funding accounts are administered by Extend Health, LLC.

## Powerful Online Tools – Save Time and Make Choices That Are Best for You

The Via Benefits website contains online tools to help you prepare for Open Enrollment and keep your online profile and preferences current throughout the year. The time you invest in “doing your homework” before Open Enrollment equips you with important information about your choices and options – and can help shorten the time needed on the phone with our licensed benefit advisors. Take a few moments to review and explore these powerful time-saving online features:



**Profile and account maintenance** – Make sure to keep your profile on the Via Benefits website current. You can review and update this information by selecting the name of any family member in the **My Account** section of the website. Having your correct address, ZIP code, email address, and phone number in your profile is important and helps reduce time during an Open Enrollment call.



**Plan comparison** – Via Benefits has a variety of national and regional insurance companies to choose from, but which one is best for you? The **Shop & Compare** section of the website allows you to search for plans available in your area and sort them by price, plan type, insurance company, and other factors. With just a few clicks, you can compare plans side by side and review the details of the plans that interest you.



**Preferred doctors** – Have a physician or specialist you prefer? You can add their information and keep your doctors current by selecting the name of any family member in the **My Account** section of the website, then selecting **Doctors**. When you provide your preferred doctor information online, Via Benefits’ **Shop & Compare** feature can show you which of your doctors are in network for a plan. To see your doctor’s network status, simply select the **Plan Name** of the plan that interests you, then select the **Estimated Annual Costs** tab. Your doctor’s network status can be found in the **My Doctors** section.

Please note, not all insurance companies provide us with their provider lists. We understand the importance of continuing to see your doctor(s), so during your enrollment call, your licensed benefit advisor will work with you to discuss the plans that include your doctors in their networks.



### Prescription drug information

– When you use the **Shop & Compare** feature of our website, the **Prescription Profiler™** allows you to add prescription drug information to your profile. You can then shop and compare Medicare plans and see the estimated out-of-pocket cost of prescription drugs for the plans that cover your prescriptions. Add your prescriptions and keep them current by selecting the name of any family member in the **My Account** section of the website, then selecting **Prescriptions**, or select any **Prescription Profiler** link while you shop.

Using the online tools and features included in this article helps you prepare for Open Enrollment. Because you'll have details, questions, and plans ready to discuss with our licensed benefit advisors, you can spend less time with them researching options and more time discussing specifics about what options are best for you for 2020.



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## Privacy Policy

You can access our privacy policy at [my.viabenefits.com/about/privacy-policy](https://my.viabenefits.com/about/privacy-policy). If you have questions or concerns about our privacy policy, please contact us at [my.viabenefits.com/help](https://my.viabenefits.com/help).