

SEHBP Plan Year 2019 Retiree Health Benefits - Medicare Eligible

On September 17, 2018, the School Employees' Health Benefits Program Plan Design Committee (SEHBPDC) approved plans for plan year 2019 for Medicare retirees. These plans will be effective January 1, 2019. The medical and prescription plans and the benefit levels for each of these plans will be the same as in 2018.

While there will be no change in the benefit levels in medical and prescription, there will be a change to the delivery platform for two of the medical plans, Direct 10 and Direct 15. These plans will be transferred from a self-insured platform to a fully insured platform.

In addition to the platform change, Aetna will be the only carrier for the Direct 10 and Direct 15 plans.

These fully insured plans administered by Aetna, are considered Medicare Advantage plans. Under a Medicare Advantage plan, Medicare pays a fixed amount to Aetna for the member's care. In addition, the State of New Jersey pays a fixed amount to supplement what Medicare contributes. Under this scenario, Aetna must follow certain rules of Medicare and supplement the benefit based on rules approved by the SEHBPDC.

The SEHBPDC has approved benefits that when combined with Medicare rules, provide benefits to members that are identical to the benefits when the program was under a self-insured platform.

This new program will continue to use Medicare providers. As before, members must use a Medicare eligible doctor.

As with all fully insured products, while the benefit does not change, the administrator of the program has rules for medical necessity that must be followed.

There are three additional benefits that represent enhancements to the Medicare plans:

NJWell

Retirees enrolled in the SEHBP have not had the ability to participate in the NJWell program that encourages members to stay healthy. Now retirees will be able to participate in this program and earn up to \$250 per year for both the member and a covered partner.

Lower Copays

Members and covered partner will be reimbursed their \$10 copayment for up to 25 physician visits each year. This unique benefit can provide an additional \$250 for both the member and their partner.

Optional Care

Members and partners will have an option to have a home visit by a nurse practitioner to set up a personal care plan. The plans will include a 24/7 registered nurse line to help members with their healthcare needs.