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MEMORANDUM HR21-2020

TO: Agency Administrators

FROM: Carolyn Horwich, Esq., Director of Human Resources

THROUGH: Rip Colvin, Executive Director

SUBJECT: Medicare Advantage and Prescription Drug Plans

DATE: September 16, 2020

The attached Correspondence from the Division of State Group Insurance provides important information regarding Medicare Advantage and Prescription Drug Plans. Additional information is available at:

[https://www.mybenefits.myflorida.com/health/medicare advantage and prescription drug](https://www.mybenefits.myflorida.com/health/medicare%20advantage%20and%20prescription%20drug)

If you have any questions, please contact your Benefits Coordinator.

Thank you.



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Ron DeSantis, Governor
Jonathan R. Satter, Secretary

MANAGEMENT ADVISORY #20-12

DATE: September 16, 2020

TO: Agency and University Personnel Officers and Benefits Coordinators

FROM: Ryan Stokes, Interim Director, Division of State Group Insurance 

SUBJECT: Medicare Advantage and Prescription Drug (MA-PD) plans

The Division of State Group Insurance (DSGI) implemented Medicare Advantage and Prescription Drug (MA-PD) plans for the 2020 plan year. These plans will continue for the 2021 plan year. Each MA-PD plan is customized and only available to Medicare-eligible retirees of the State Group Insurance Program (Program).

- Enrolling in a MA-PD plan is voluntary, and enrollment for MA-PD plans is open year-round.
- Each MA-PD plan is part of the Program – **you are not leaving the Program by electing one of the new plan options.**
- Each MA-PD plan consolidates your Medicare coverage into one convenient option and as a custom group MA-PD plan, there are no coverage gaps.
- Premium information for each new MA-PD plan can be found [here](#). The premium amount listed does not include the premium amount for Medicare Part B. Please be sure to read the “Important Information” footnotes.
- MA-PD plans offered by Capital Health Plan (CHP) and UnitedHealthcare are in addition to the CHP and UnitedHealthcare plans currently offered to Medicare-eligible State of Florida retirees.
- For detailed information on coverage area, provider listings, or to request coverage information for specific conditions, contact each plan directly via the web or by phone:
 - [Capital Health Plan](#) – 1-877-392-1532 (Monday – Friday from 7:00 am – 7:00 pm EST)
 - [Humana](#) – 1-800-555-7997 (Monday – Friday from 8 a.m. to 9 p.m. EST)
 - [UnitedHealthcare](#) – 1-877-352-7794 (Monday – Sunday, 8:00am – 8:00pm local time)

For more information, please view the [myBenefits website](#) under the MA-PD tab.

STATE GROUP INSURANCE PROGRAM

**Medicare Advantage and Prescription Drug (MA-PD) Plans
Premium Rate Table
Effective December 2019 for January 2020 Coverage**

MA-PD Plan Premium Rates			
Plan Name	Plan Type	Monthly Cost Per Member	Monthly Cost Per Member through COBRA
Capital Health Plan - MA-PD	MA-PD	165.00	168.30
Humana - MA-PD	MA-PD	40.47	41.28
UnitedHealthcare - MA-PD	MA-PD	219.97	224.37

Important Information:

You must be **enrolled** in Medicare Parts A&B to be eligible for an MA-PD plan. If you are enrolled in family coverage, all covered family members must be enrolled in Medicare Parts A&B to be eligible for one of these MA-PD plans. The premiums listed above are per member. If you have yourself and a dependent under your family plan, multiply the premium by 2, etc.

Premiums **do not** include your Medicare Part B premium.

COBRA premiums include an additional 2% for administrative costs as permitted by federal regulations.

The People First Service Center **must** have your Medicare information. If your Medicare enrollment cannot be verified, you will be moved to the PPO plan through Florida Blue. Call the People First Service Center to confirm your Medicare information is on file if you have not done so.

Frequently Asked Questions (FAQ) for plan year 2020 Eligibility and Enrollment in Medicare Advantage and Prescription Drug (MA-PD) plans.



For questions regarding specific plan information, see FAQs for that plan or call the plan's customer service.

If I choose one of the new MA-PD plans, am I leaving the State Group Insurance Program (Program)?

No. The new MA-PD plans are part of our Program just like the current retiree health coverage options. Retirees who enroll in one of the MA-PD plans will retain the ability to make changes to their health coverage during each open enrollment or if a Qualifying Status Change (QSC) event is experienced that allows a health plan change.

Who regulates MA-PD plans?

MA-PD plans are regulated by the Center for Medicare & Medicaid Services (CMS) and there are certain federal requirements that must be met for MA-PD enrollment.

Who can enroll in one of our MA-PD plans?

MA-PD plans are available to retirees, COBRA participants, surviving spouses, lay-offs, and vested legislators that are enrolled in a State Group Insurance health plan and are enrolled in Medicare Parts A & B. MA-PD plans are not offered to active employees.

Do I have to be enrolled in Medicare to be eligible to enroll in a MA-PD plan?

Yes. You must be enrolled in Medicare Parts A & B to be eligible for a MA-PD plan. Your Medicare Part B effective date must be on or before your MA-PD plan effective date. Your MA-PD plan enrollment is conditional upon verification of your enrollment in Medicare Parts A & B.

I am an employee planning to retire. I will be age 65 when I retire. Will I be automatically enrolled in a MA-PD plan?

No. There is no auto enrollment in an MA-PD plan. Enrollment in an MA-PD plan is optional. Upon retirement, you will be automatically enrolled in retiree coverage with your current plan, in a Medicare coverage level. However, since you are age 65 at the time of your retirement, you have experienced a Qualifying Status Change (QSC) event that will allow you to move to an MA-PD plan if you choose to do so. You must be enrolled in Medicare Parts A & B and the effective date must be on or before the effective date of your MA-PA plan. You must call the People First Service Center at 866-663-4735, within 60 calendar days from the date of your retirement to move to an MA-PD plan.

Frequently Asked Questions (FAQ) for plan year 2020 Eligibility and Enrollment in Medicare Advantage and Prescription Drug (MA-PD) plans.



I am a retiree and currently enrolled in a State Group Insurance health plan. I will turn age 65 in two months. When I turn age 65 can I enroll in a MA-PD plan?

Yes. You have experienced a Qualifying Status Change (QSC) event that will allow you to enroll in an MA-PD plan. If you want the MA-PD plan coverage effective the month you turn age 65, you must enroll in Medicare Parts A & B and the effective date must be the first day of the month in which you turn age 65. Medicare allows you to apply for Part B three months before you turn age 65.

I am a retiree and I am enrolled in a State Group Insurance health plan, family coverage, with my spouse as a dependent. I will turn age 65 in two months. My spouse is age 64. When I turn age 65 can I enroll in an MA-PD plan with family coverage?

No, unless your spouse is enrolled in Medicare Parts A & B due to a disability. All members that are covered under your family plan must be enrolled in Medicare Parts A & B for you to be eligible to enroll in an MA-PD plan. However, when your spouse turns age 65, you will experience a Qualifying Status Change (QSC) event that will allow you to enroll in an MA-PD plan. Your spouse's Medicare Part B effective date must be on or before the effective date of your MA-PD plan. You must call the People First Service Center at 866-663-4735, within 60 calendar days from the date your spouse turns 65 to enroll in an MA-PD plan. The earliest date you can enroll in an MA-PD plan is the first day of the month in which your spouse turns age 65, if the effective date of Medicare Part B is the same date.

I am a retiree and I canceled my State Group Insurance health coverage in 2018. Since State Group Insurance is now offering MA-PD plans can I enroll in one of the State Group Insurance MA-PD plans?

No. When a retiree cancels plan coverage under the State Group Insurance Program, the retiree cannot get back into the Program.

I am a retiree and I have elected to enroll in a State Group Insurance MA-PD plan. How do I get my Medicare information to the People First Service Center?

There are two ways you can provide a copy of your Medicare card to the People First Service Center. The copy of the Medicare card must clearly display the member name, the Medicare number, and start dates of Medicare Parts A & B.

- You can upload a copy of the Medicare card(s) in People First (log-in to your account, click the "Submit" button at the top right of the home screen, and follow instructions); or
- mail a copy to the People First Service Center, P.O. Box 6830, Tallahassee, FL 32314 (include your People First id number on the copy if mailed).

I am a retiree enrolled in Capital Health Plan's (CHP) Retiree Advantage plan under the State Group Insurance Program. Is the CHP MA-PD plan the same plan as the CHP Retiree Advantage plan?

No. Please contact CHP's customer service center at 850-383-3311, to get plan comparison details. The State Group Insurance Program will continue to offer the CHP Retiree Advantage plan to Medicare enrolled retirees.

Do I still have to pay my Medicare Part B premium if I enroll in a MA-PD plan?

Yes. You must continue to pay your Medicare Part B premium to the Social Security Administration.

If I don't like the MA-PD plan can I change plans?

Yes. You can change plans during open enrollment or if you experience a QSC event that allows you to change your health plan. You can change your health plan to any retiree plan offered under the State Group Insurance Program.

I was enrolled as a dependent under my spouse's retiree health plan. My spouse recently passed away and I have received the surviving spouse application to enroll in a health plan. Do I have to keep my current coverage, or can I enroll in an MA-PD plan?

Yes, you can enroll in an MA-PD plan. If you are able to enroll in surviving spouse coverage before termination of your spouse's family plan (the last day of the month in which your spouse died), you can enroll in an MA-PD plan, with a coverage effective of the first day of the month following your spouse's death. If you do not enroll in surviving spouse coverage until the month following your spouse's date of death (or later), you will be required to stay enrolled in your current coverage as a surviving spouse. Once your surviving spouse coverage is established you can then change your coverage to an MA-PD plan with a prospective effective date by calling the People First Service Center at 866-663-4735.

I am going to enroll in COBRA coverage. I am age 65 and I am enrolled in Medicare Parts A & B. Can I enroll in an MA-PD plan?

Yes, you can enroll in an MA-PD plan. If you are able to enroll in COBRA coverage before termination of your employee health plan coverage (the last day of the month following the month of termination), you can enroll in an MA-PD plan, with an effective date of the first day of the month following the termination of your employee coverage. If you do not enroll in COBRA coverage until the month following the termination of your employee health coverage (or later), you will be required to stay enrolled in your current health plan as a COBRA participant. Once your COBRA coverage is established you can then change your coverage to an MA-PD plan with a prospective (future) effective date by calling the People First Service Center at 866-663-4735.