



KAISER PERMANENTE 2020 MEDICARE UPDATE FOR FELRA AND UFCW (NON-FOOD)

AGENDA

- 1 | FELRA and UFCW (Non-Food) Medicare Membership
 - 2 | Medicare Benefits for 2020
 - 3 | 2020 Medicare Plan Premiums
 - 4 | Medicare Advantage Transition Update
 - 5 | Your Local Medicare Team
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***Kaiser Permanente Offices,
111 S. Calvert Street, #1850,
Baltimore, Maryland***

FELRA and UFCW (Non-Food)

Kaiser Permanente Medicare Membership as of July 2019

FELRA	Members
Medicare Cost (transitioning to Medicare Advantage 1/1/20)	752
Medicare Advantage	1619

UFCW (Non-Food)	Members
Medicare Cost (transitioning to Medicare Advantage 1/1/20)	68
Medicare Advantage	189

2 | MEDICARE BENEFITS FOR 2020



*Kaiser Permanente Inner Harbor
Medical Center, Baltimore, MD*

Extra Benefits for All Medicare Members in 2019

DENTAL COVERAGE



PREVENTIVE DENTAL CARE FROM DOMINION DENTAL

\$30 Exam, cleaning and bitewing x-rays twice per year

25% discount on other services including crowns, bridges and restorations

VISION COVERAGE

EYEGLASSES & CONTACT LENSES AT KP VISION CENTERS

25% Discount on eyeglasses (frames and lenses) at Kaiser Permanente Vision Centers including designer frames

15% Discount on contact lenses

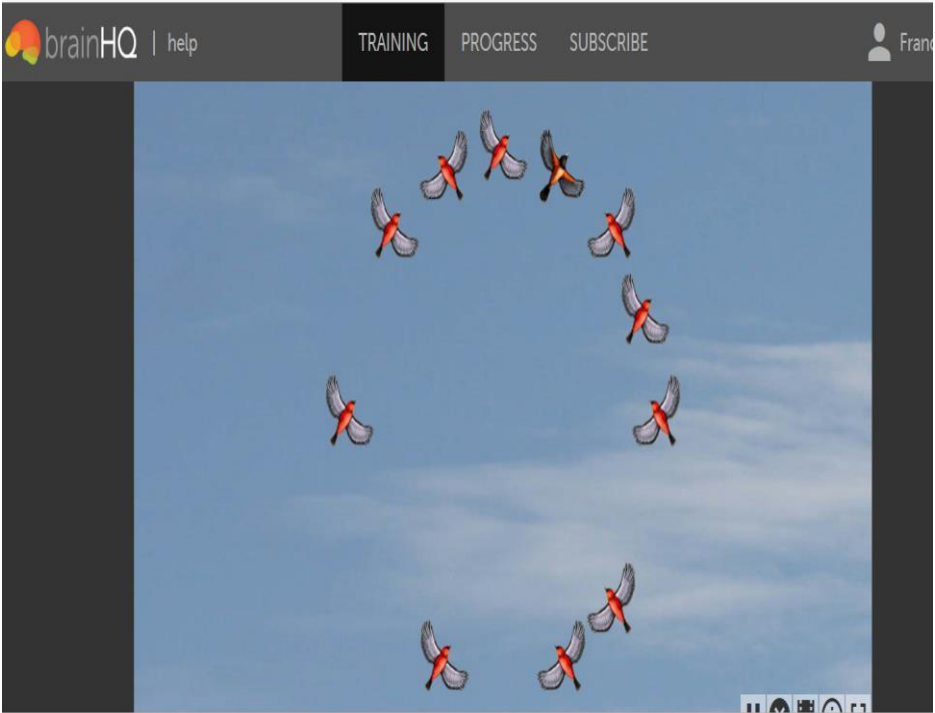
New Benefits for All Medicare Members in 2020



**Non-Emergency
TRANSPORTATION
BENEFIT**



**FULL ACCESS
SUBSCRIPTION
TO BRAINHQ.COM**



Brain Speed: Hawk Eye (Stage 1, Level 1-1)

Train your visual precision and exercise your field of view, both of which help to determine how much information you can quickly capture.

Exclusive Discounts for all KP Medicare members



COMFORT KEEPERS HOME CARE BY SODEXHO

A network of caring individuals committed to providing comforting care solutions that enable seniors and other adults to live safely, happily and independently at home



MOM'S MEALS HOME DELIVERY

How It Works



1. Choose your meals

Select every meal from a broad menu of nutritious meals.



2. Meal Delivery

Delivered to your home or any address nationwide.



3. Store Meals

Refrigerate upon arrival. Meals will last up to 14 days from delivery.



LIFE STATION MEDICAL ALERT



In Home Plus

No Landline? No Problem! Our In Home Cellular console works for customers without a traditional landline.



Fall Detection

Optional with any system, a Fall Detection sensor notifies us when it determines that a fall has occurred.*



Protection Plan

Pets? Grandkids? Don't worry. Get the extra protection you need against lost, stolen or damaged equipment.



Family Care

Not living alone? Protect everyone in your home with additional help buttons for other family members.



ChooseHealthy™

Discounts on massage therapy, acupuncture, chiropractic visits, and nutrition services, fitness memberships through **ChooseHealthy (Applied Specialty Health)**

OPTIONAL EMPLOYER BENEFITS

EMPLOYERS CAN CHOOSE TO ADD THESE TO THEIR PLAN



- *Hearing aids – One per ear every 36 months*
- *Vision allowance*
- *Complementary and Alternative Care*
(Acupuncture and additional Chiropractic visits)
- *Enhanced Dental Benefits (from Dominion Dental)*
- *Silver and Fit*



Thriving After 60 – Programs Now Available For Employers

SERIES OF NO-COST GROUP WELLNESS CLASSES



The Thriving After 60 (TA60) movement is a series of no-cost group activities focusing on topics related to well-being that can help retirees and age 60+ employees better maintain their health and energy as they age.

Mindfulness: Experience meditation and tips on managing stress.

Tips for healthy aging: Discover how to stay fit and healthy, even with ongoing health conditions.

Life care planning: Learn how to write an advance directive, and more with our Life Care Planning staff.

Heart health after 60: Trained health educators walk you through some important tips for heart health, including diet and exercise.

Women's health after 60: Women have different health care needs from men. Learn how to stay healthy after menopause and beyond.

Our Medicare Consultant will work with the employer and our Wellness staff to host a workshop or special event for the employer's staff and retirees.

3 | MEDICARE PREMIUMS FOR 2020

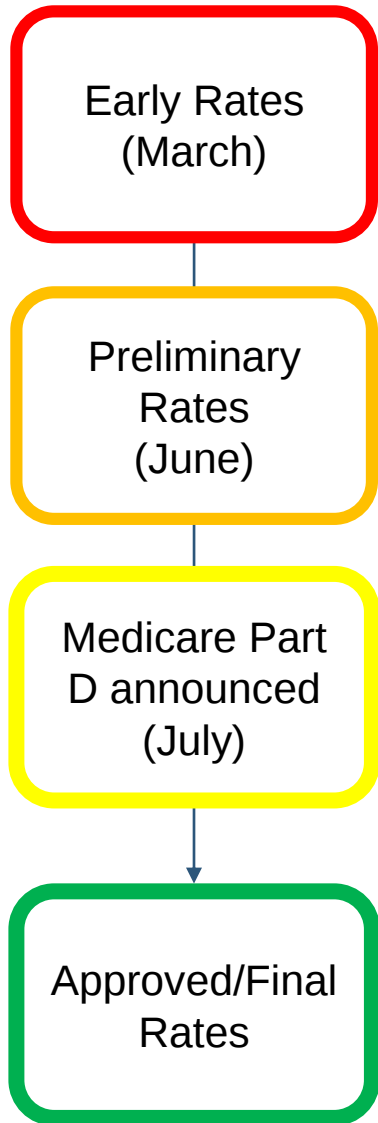


*CMS OFFICES,
WOODLAWN,
BALTIMORE, MARYLAND*

Medicare Premiums For 2020

- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. currently offers an integrated healthcare delivery model with a Medicare Advantage and Medicare Cost contract to administer Medicare benefits. The plan offering is available with Medicare Part D prescription drug benefits.
- For January 1, 2020, Kaiser Permanente is applying to the Centers for Medicare and Medicaid Services (CMS) to only offer a Medicare Advantage throughout the service area. Pending approval of this application, the Medicare Cost plan will be closed for Contract year 2020.
- Kaiser Permanente remains fully committed to providing high quality care to the Medicare beneficiaries in the Mid-Atlantic States Region.

Medicare contracts only run from January through December



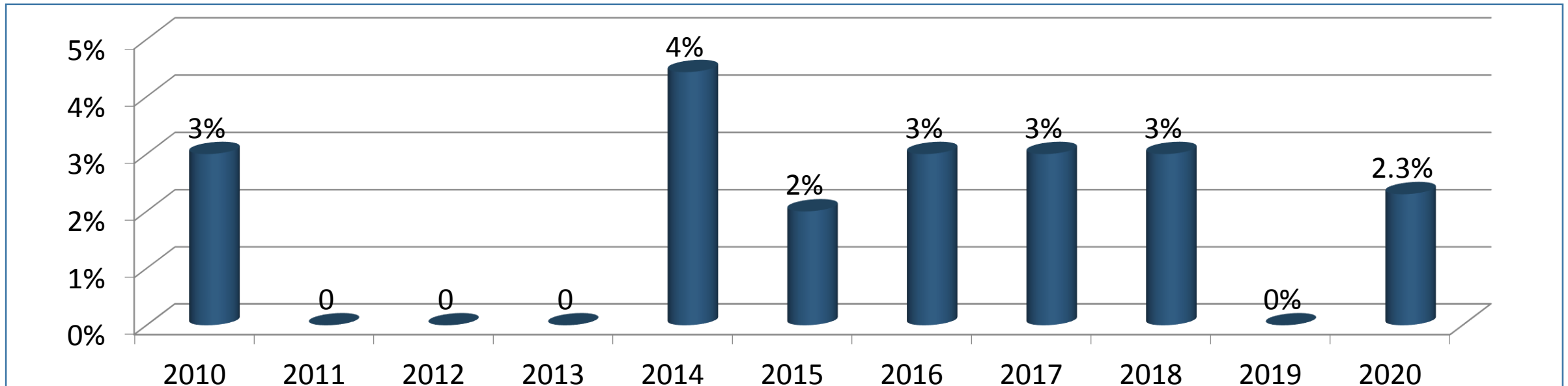
- Several large employers request rates as early as March for the following Medicare plan year. Rates provided this early are very conservative and subject to change.
- The bid to CMS is filed in June.
- Most large employers request rates in July or August. Rates provided at this stage are generally accurate, but are still subject to change in the event the bid is not approved, or legislation is announced that changes reimbursement or mandates new benefits.
- Medicare Part D reimbursements are announced in July, giving credibility to premiums in development.

Only after the bid is approved by CMS can the premiums be declared final.

2020 Rates | The Quality and Savings Continue

- Since 2008, the Medicare Plus rate has not had a renewal increase as high as 5%
- Since the inception of these plans (some started 1997), there have been no benefits changes/reductions. All changes have been enhancements.

Kaiser Permanente Medicare Plans – Premium Changes over last 10 years

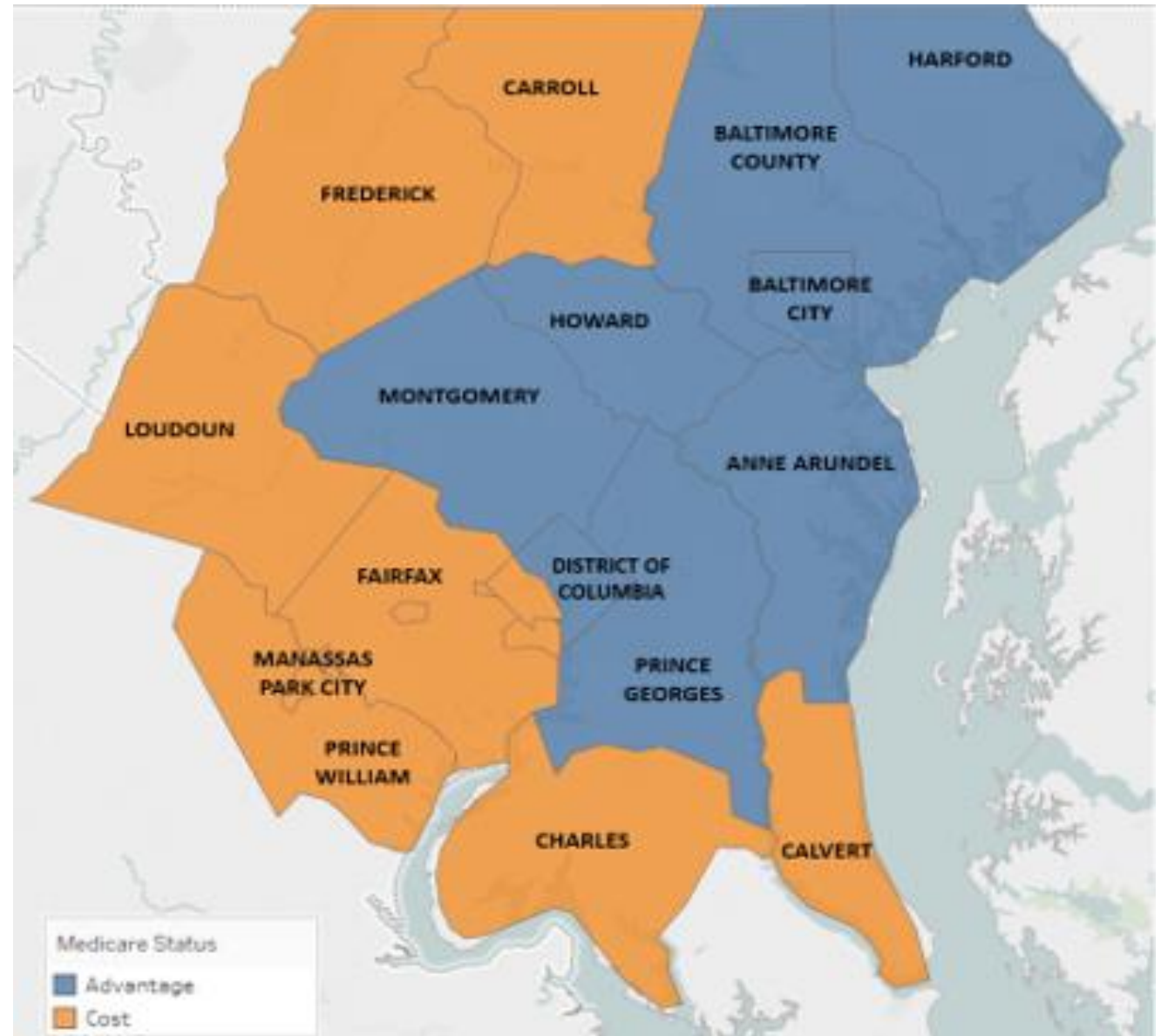


4 | MEDICARE ADVANTAGE FOR 2020

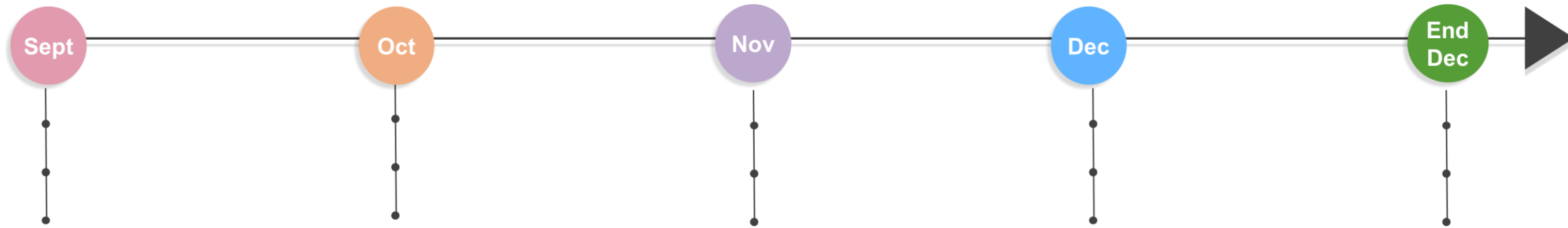


**KAISER PERMANENTE
TIMONIUM MEDICAL
CENTER, OPENING 2021**

2019 Medicare Advantage Launch Status



Timeline for 1/1/20 MA Conversion



Kaiser Permanente	• Nurture Letter mailed to transitioning members	• KP sends transitioning member file to groups to review	• Group Transition Packet: *Official Group Transition Notice (CMS/Cost Alliance) *MediGap Information *Opt-out Information	• Enrollment Confirmation Letter • ID cards	• MA Member Handbook
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Kaiser Permanente will assist employers if they would like to send out their own letter at any time during the process

Nurture Letter - September

- This letter will be sent by Kaiser directly to members and will explain what the transition to Medicare Advantage means, how to re-enroll, and the timing of the different communications that a member can expect to receive



<First> <Last>
<Address1>
<Address 2>
<City>, <ST> <ZIP>

September 13, 2019

Dear <First> <Last>:

I'm writing to share the exciting news that, starting January 1, 2020, Kaiser Permanente will be introducing a new Medicare health plan in the area where you live, Kaiser Permanente Medicare Advantage (HMO).

The new Medicare Advantage plan will replace the Kaiser Permanente Medicare Plus (Cost) plan you currently have with us. **This is still the same group coverage that is sponsored by your former employer.**

There's nothing you need to do. Kaiser Permanente will automatically enroll you in the new Medicare Advantage plan. Your membership in the new plan will start on January 1, 2020. We will send you a letter confirming your enrollment.

What is changing:

Beginning January 1, 2020, when you are enrolled in your new plan, all care previously received outside of your Medicare Advantage plan using your red, white and blue Original Medicare card will be transitioned back to Kaiser Permanente providers. As a member of the Medicare Advantage plan, you will have access to all providers in the Kaiser Permanente Medicare Advantage plan network. To find out which doctors are in the Kaiser Permanente Medicare Advantage plan network, please review the provider directory at kp.org/doctor or request a directory from Member Services. Of course, you may see an out-of-network provider if you are traveling outside the Kaiser Permanente service area and need emergency or urgent care, or, if you have prior authorization from Kaiser Permanente to see an out-of-network provider.

What to expect before the change to Medicare Advantage

1. Receive this notice from Kaiser Permanente telling you that your plan is changing.
2. Receive detailed information about your employer sponsored Medicare Advantage plan benefits and copays.
3. Receive a confirmation of enrollment letter.
4. If you have questions about your new plan, register for a Town Hall meeting on kp.org/medicareadvantage2019 or call Member Services at **1-888-777-9909 (TTY 711)**.
5. Receive a Kaiser Permanente Medicare Advantage member ID card and Evidence of Coverage (EOC).

Group File Review - October

Oct

- KP will send a secure file to employer groups containing all of their KP Medicare members transitioning to the Medicare Advantage plan 1/1/20 to review

Group Transition Letter - November

- The group transition packet is one mailing and will be sent to the member as soon as Kaiser has re-enrolled them in the new MA plan
 - CMS requires that we send this information, and the packet includes the official/regulatory transition notice, as well as MediGap and opt out information
- The Enrollment Confirmation Letter is triggered when the re-enrollment is confirmed by CMS and will go out separately

IMPORTANT NOTICE: Your **<name of employer/union>** Medicare Cost plan with Kaiser Permanente will not be offered in 2020.

Date>

<Member Name>

<Member Address>

Dear <name>

<Name of Employer/Union> will be enrolling you in Kaiser Permanente Medicare Advantage (HMO) as your retiree health plan beginning January 1, 2020.

You do not have to do anything if you want to be enrolled in this health plan. Your enrollment and coverage will automatically begin on January 1, 2020 unless you tell Kaiser Permanente by December 31, 2019 that you do not want to be enrolled in this plan.

Kaiser Permanente Medicare Advantage is a Medicare Advantage plan. This enrollment will automatically replace your current enrollment in Kaiser Permanente Medicare Plus (Cost). This enrollment is being made because your current Medicare Cost plan, Kaiser Permanente Medicare Plus, will no longer be offered after December 31, 2019. By being automatically enrolled in this new Medicare Advantage plan, your Kaiser Permanente membership will continue, and you will be able to continue getting care from the Kaiser Permanente team that already knows you.

This enrollment may cancel any other enrollment in a different Medicare Advantage plan or a Prescription Drug plan you may have requested. Please call Kaiser Permanente or **<Name of employer/union>** for information on what you need to do if you want to be enrolled in a different Medicare Advantage plan.

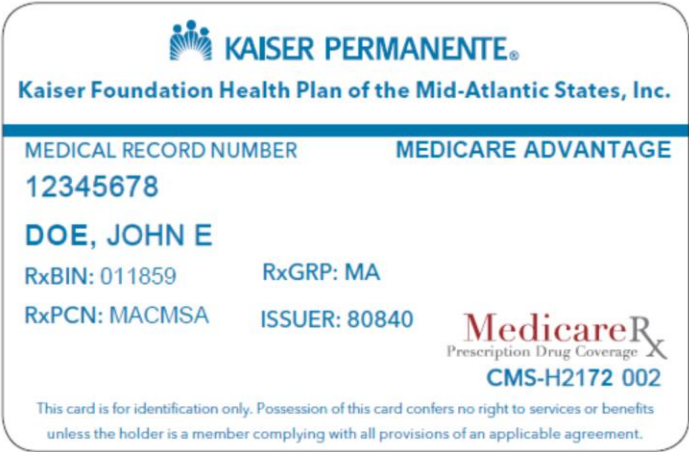
What do I need to know as a member of Kaiser Permanente Medicare Advantage?

Once you are a member of Kaiser Permanente Medicare Advantage you have the right to appeal plan decisions about payment or services if you disagree. When you receive the Evidence of Coverage, please read it. It is the member contract or subscriber agreement from Kaiser Permanente Medicare Advantage. This document provides the rules you must follow to get coverage with this plan. Enrollment in this plan is generally for the entire year.

Beginning on January 1, 2020 Kaiser Permanente Medicare Advantage coverage begins, you must get all of your health care from Kaiser Permanente Medicare Advantage, with the exception of emergency or urgently needed services or out-of-area dialysis services. Services authorized by Kaiser Permanente Medicare Advantage and other services contained in the Kaiser Permanente Medicare Advantage Evidence of Coverage document will be covered. Without authorization, **NEITHER** MEDICARE NOR KAISER PERMANENTE MEDICARE ADVANTAGE WILL PAY FOR SERVICES

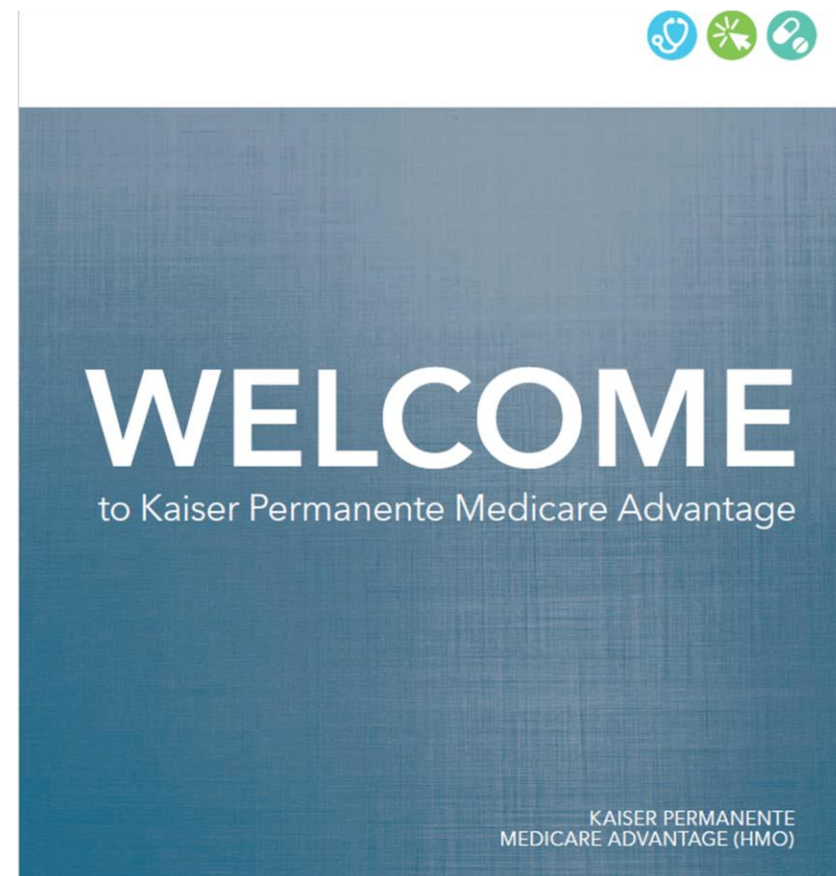
Enrollment Confirmation Letter and ID Cards - December

- When a member is re-enrolled into Medicare Advantage a transaction is triggered with CMS and when we receive their reply we immediately send out the Enrollment Confirmation Letter and ID cards
 - For members already enrolled in Medicare Advantage, they will receive the 2020 plan year Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) by mail or available online at kp.org (if so requested), by October 1, 2019.
- These members will not receive new ID cards.



Member Handbook – End of December

- The final communication in this series will be the Medicare Advantage Member Handbook, which lays out everything the member needs to know about Medicare Advantage
- Medicare Advantage Evidence of Coverage books are sent or made available online within the timeframe specified by the Centers for Medicare and Medicaid Services (CMS).



5 | YOUR LOCAL MEDICARE TEAM



*Kaiser Foundation Health
Plan of the Mid-Atlantic
States, Inc. Regional
Offices, Rockville, MD*

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THANK YOU



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