

# The MIIA Health Benefits Trust Retiree Review

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**Welcome** to our first MIIA Health Benefits Trust Retiree Review newsletter. In this semi-annual publication, we'll provide relevant information for our health insurance members who may be thinking about retiring soon as well as those who've already retired.

If you have questions about Medicare and your health coverage, you are not alone. In a recent survey, more than half of respondents said they felt "completely lost" in trying to understand health insurance overall.

We are here to help make the transition and ongoing navigation easier for you.

Our goal is to help make sure you know about and can access important covered benefits – such as wellness visits, flu shots, and mental health services – as well as avoid experiencing lapses in coverage. We really hope to empower you to make well-informed healthcare choices!

The Retiree Review will answer some of your most-asked questions about retiree healthcare, cover specific Medicare-related topics, and provide information and advice to help you make the most of your coverage.

Have a question or topic you'd like us to address in a future issue? Please email us at [mia.retiree.team@mma.org](mailto:mia.retiree.team@mma.org)

Thank you,

*Chris Bailey*

Chris Bailey

MIIA Health Benefits Trust Director

Massachusetts Interlocal Insurance Association

**About MIIA Health Benefits Trust**

The MIIA Health Benefits Trust was formed by Massachusetts Interlocal Insurance Association (MIIA) as a way for governmental units of Massachusetts to join together to obtain health care coverages authorized by MGL. c. 32B. MIIA was formed to provide risk management and insurance solutions for Massachusetts local government.

MIIA is affiliated with the Massachusetts Municipal Association (MMA), a non-profit advocacy organization servicing the cities and towns of Massachusetts.

**Our History**

MIIA first started by arranging for workers compensation insurance coverage for municipal employees, and later added property and liability coverage for local government. Today, more than 400 cities, towns, and other municipal entities in Massachusetts have at least one insurance product provided by MIIA.

In 1992, MIIA formed a Health Benefits Trust with the goal of providing the highest quality health insurance products to its members. Since its inception 31 years ago, the Health Benefits Trust has partnered with Blue Cross Blue Shield of Massachusetts to deliver on this goal.

**Serving all of Massachusetts**

Today, more than 150 Massachusetts cities, towns, and other municipal entities belong to the Health Benefits Trust – which provides health insurance coverage to over 92,000 employees and retirees. A listing of all the members - including your current or former employer - is on the last page of this newsletter.



**Q & A**

**with Kawanda**  
Kawanda Boyd, Retiree Program Manager  
for MIIA Health Benefits Trust

**Q** How are my claims covered and who covers what?

**A** Once you are retired and become Medicare-eligible at age 65, you may have some questions about who pays your claims. It's important to understand that once you are enrolled, Medicare becomes your primary insurer. This means that any services you incur with participating providers are submitted to Medicare for initial payment, then sent to Blue Cross Blue Shield (as the supplement provider, if you are enrolled) for final payment.

Continued... **Q & A** with Kawanda

Services performed are subject to Medicare coverage limits, meaning if a service is covered by Medicare, it will also be covered by BCBS. If a service is not covered by Medicare, BCBS also will not cover it.

For more information regarding which services are covered, please visit <https://www.medicare.gov/what-medicare-covers> or call 1-800-MEDICARE (800-633-4227).

**Q** As the plan subscriber and former municipal employee, I am now retired and eligible for Medicare A & B – but my spouse is still working. Does my spouse have to enroll in Medicare A & B if they are still working?

**A** MIIA services for retirees are governed by a special section in Massachusetts law. According to Chapter 32B, Section 18A(a), any spouse of a retiree who is Medicare-eligible must enroll in Medicare Parts A and B, regardless of whether the spouse is working or not.

Because the eligibility for coverage is determined by the municipal employee's working status, the spouse must adhere to any changes made to the policyholder's (employee's) status.

Generally, if the spouse is eligible for Medicare they must enroll in Medicare Parts A and B. However, if the spouse is under age 65, they will not be required to enroll in Medicare until they turn age 65, unless they become Medicare-eligible due to a disability.

It's important to keep your employment status up to date with your municipality's HR department, as they will inform MIIA upon your retirement.



**Q** Does the retiree plan I just enrolled in renew on 7/1 like my active employee plan did?

**A** Generally, all retiree plans offered by MIIA — both Supplemental and Advantage plans — are "calendar year" plans, meaning benefits run from January 1 until December 31 each year. These plans renew annually on January 1, not July 1.





# THE A, B, C AND DS OF MEDICARE

By Matt Johnson, Retiree Project Coordinator

Medicare primarily covers individuals 65 and over, as well as some younger individuals with disabilities or specific medical conditions. It's divided into four parts – Medicare Part A, B, C and D – each covering a different aspect of healthcare services.

<p><b>PART A:</b> HOSPITAL INSURANCE</p> <ul style="list-style-type: none"> <li>• Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care</li> <li>• Typically, there's no premium for Part A, as most individuals (or their spouse) already paid for it via payroll while working 40 quarters in their lifetime – typically 10 years</li> <li>• May require a monthly premium set by Centers for Medicare &amp; Medicaid Services if you didn't work for 40 quarters</li> </ul>	<p><b>PART B:</b> MEDICAL INSURANCE</p> <ul style="list-style-type: none"> <li>• Helps cover medically necessary services from doctors and other health care providers, outpatient care, home health care, durable medical equipment (e.g., wheelchairs, walkers, hospital beds, and other equipment), many preventive services (e.g., screenings, shots or vaccines, and yearly "Wellness" visits)</li> <li>• Requires a monthly premium set by CMS</li> </ul>	<p><b>PART C:</b> MEDICARE ADVANTAGE</p> <ul style="list-style-type: none"> <li>• A private company offered Medicare-approved plan that's an alternative to original Medicare and provides Part A, Part B, and usually Part D "bundled" coverage</li> <li>• Typically, you need to use doctors who are in the plan's network</li> <li>• Plans may have lower out-of-pocket costs than original Medicare and offer extra benefits – like vision, hearing, and dental services</li> </ul>	<p><b>PART D:</b> PRESCRIPTION DRUG COVERAGE</p> <ul style="list-style-type: none"> <li>• Helps cover the cost of prescription drugs (including many recommended shots or vaccines)</li> <li>• You join a Medicare drug plan in addition to original Medicare, or get it by joining a Medicare Advantage Plan with drug coverage</li> <li>• Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare</li> </ul>
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In Massachusetts, when municipal retirees turn age 65, they are required to apply for Medicare Parts A and B. When their Medicare Part A and B becomes effective, they must enroll in a Medicare health insurance plan.

Municipalities offer retirees Medicare health insurance plans with rich benefits. Many offer a variety of health plan types, such Medicare Supplement plans paired with a separate Medicare Prescription Drug plan or Medicare Advantage Prescription Drug plan (MAPD).

With a Medicare Supplement plan, subscribers receive Medicare benefits through original Medicare and with a MAPD subscribers receive Medicare through Blue Cross Blue Shield of MA. This means if you have original Medicare, the government pays for your Medicare benefits. When you choose MAPD, Medicare pays Blue Cross Blue Shield of MA directly to administer your Medicare benefits.

A Medicare Supplement paired with a Medicare Prescription Plan means you will have two separate plans – Medicare Part A and B along with a separate Medicare Part D.

With a MAPD you will have Medicare Part C (which includes and combines Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) along with Medicare Part D (Prescription Drug Coverage) all in one plan.





# YOUR HEALTH MATTERS: SAY “NO” TO CELEBRITY ENDORSEMENTS

By Sam Trafidlo, Retiree and Medicare Specialist



Between TV, the Internet, email, and other information sources – we are constantly bombarded with marketing and sales pitches – some legitimate, some misleading and others that are scams. Sadly, seniors are defrauded out of more than \$3 billion per year; with those aged 60 and over disproportionately targeted, and those over 80 to an even higher degree.

When it comes to Medicare-related products, celebrity endorsements are common and can be very appealing. Some make claims of extra benefits and coverage at no cost, elimination of copays, or even money back in your pocket through Social Security checks. These ads are not official Medicare ads – they’re from private companies looking to profit off enrollees.

While these advertisements may sound enticing, the retiree plan benefits you receive through your former employer are very comprehensive. Additionally, your former employer may pay a significant portion of the plan premium for you. It’s unlikely that one of these advertised plans offers more comprehensive benefits at a lower cost than your current municipal plan. Therefore, it is very important that you do thorough research before taking any action that may impact your current coverage.

We encourage you to approach these pitches with a critical eye and consider the following:

- A simple call to inquire about one of the celebrity-promoted plans can result in switching plans without your knowledge. Once this happens, it can be very challenging to work through the system and return to your municipality’s plan, if desired. These companies can use your Social Security number to enroll you, so be sure to never share this when calling to inquire.
- While some plans may offer benefits such as no or reduced copays, this may not apply to all doctor’s visits, medications, or to every enrollee. Similarly, an offer of free “extra” programs such as meal delivery may not apply to every enrollee.
- Medicare Advantage plans vary widely and by geographic location, so be wary of generalizations such as “no out-of-pocket costs” or money back via Social Security. This may not be available to you.

Generally, it’s important to look out for red flags in any Medicare sales and solicitation, such as a high sense of urgency (“limited time offer”), a threat of losing coverage, or an offer sounding too good to be true. The AARP’s fraud support division recommends enrollees treat their Medicare number like a Social Security number – guard it closely and do not give it out readily. Also, note that you cannot have more than one Medicare plan at a time; any promises that you can add another plan to increase coverage are untrue. **If you enroll in one of these plans you will automatically be terminated from your current Medicare plan.**

Finally, according to medicare.gov, Medicare will never call you directly to ask for information. The only reasons someone from Medicare would call is if it’s a representative from a Medicare or other drug plan that you’re already a member of, or if you’ve left a message at 1-800-MEDICARE and requested a callback.

# Focus on MIIA's Trusted Partner: Ibis Health

By Kawanda Boyd, Retiree Program Manager



Medicare eligible subscribers of the MIIA Health Benefits Trust enjoy access to a variety of programs designed to help ensure long-term health, reduce hospitalizations, and live independently. MIIA's partner Ibis Health – a chronic disease management program delivered via telehealth – is available to help retirees living with COPD, heart issues, diabetes, high blood pressure, and other chronic conditions manage daily care from the convenience and comfort of their home.

Ibis Health combines home monitoring of key vitals and current health conditions with on-call clinical team support. Each Ibis Health participant receives a continuously connected tablet device that tracks relevant health indicators, such as daily medications and exercise, so that clinicians are alerted to any changes and can help tailor a care program to reduce health risks.

According to Ibis Health, participants have reported a 37% decline in hospitalizations. The Community Preventive Services Task Force, part of the U.S. Department of Health and Human Services, recommends telehealth interventions for patients living with cardiovascular disease, high blood pressure, diabetes, obesity, and several other chronic conditions. They've found that telehealth – which can include web-based applications and interactive content, like Ibis Health tablets – is effective in boosting medication adherence and improving both clinical and dietary outcomes.

MIIA is proud to partner with Ibis Health and happy to offer this free, state-of-the-art benefit to our members, which we believe can positively change the way they look at their health.

## MEET THE TEAM

### MIIA HEALTH BENEFITS TRUST RETIREE TEAM



**Chris Bailey**  
Health Benefits Trust  
Director



**Kawanda Boyd**  
Retiree Program  
Manager



**Matt Johnson**  
Retiree Project  
Coordinator



**Sam Trafidlo**  
Retiree and Medicare  
Specialist



# THE MIIA HEALTH BENEFITS TRUST

## YOU'RE IN GOOD COMPANY

SERVING MORE THAN 92,000 SUBSCRIBERS IN 150  
CITIES, TOWNS AND PUBLIC ENTITIES

- 
- Acton WSD
  - Amesbury
  - Amherst - Pelham
  - Athol Royalston RSD
  - Avon
  - Ayer Shirley RSD
  - Barre
  - Becket
  - Berkley
  - Berkshire RPC
  - Berlin
  - Berlin - Boylston RSD
  - Blackstone
  - Blackstone Millville RSD
  - Blandford
  - Boxford
  - Boylston
  - Brimfield
  - Bristol County
  - Brookfield
  - Byfield Water District
  - Carlisle
  - Chelmsford
  - Cherry Valley Rochdale WD
  - Clarksburg
  - Cohasset
  - Dalton
  - Dalton Fire District
  - Danvers
  - Dartmouth
  - Dighton Rehoboth RSD
  - Dracut
  - Dracut WSD
  - Dunstable
  - East Brookfield
  - Egremont
  - Essex
  - Farmington River RSD
  - Florida
  - Foxborough
  - Freetown
  - Freetown Lakeville RSD
  - Georgetown
  - Granville
  - Greater Lawrence SD
  - Hamilton
  - Hampden County RB
  - Hardwick
  - Harvard
  - Haverhill Retirement Board
  - Hinsdale
  - Holden
  - Hopedale
  - Hudson
  - Ipswich
  - Lancaster
  - Lee
  - Leicester
  - Leicester WSD
  - Lincoln
  - Littleton
  - Ludlow
  - Lunenburg
  - Lunenburg Water District
  - Lynnfield Center WD
  - Lynnfield Water District
  - Manchester By The Sea
  - Mansfield
  - Marion
  - Masconomet RSD
  - Mattapoisett
  - Maynard
  - Medfield
  - Mendon
  - Metacomet Emergency CC
  - Middlesex County Sheriff
  - Middleton
  - Millbury
  - Millville
  - Monterey
  - Montgomery
  - Nahant
  - Nashoba Associated BH
  - Nashoba RSD
  - Newbury
  - Newburyport
  - Norfolk
  - North Adams
  - North Brookfield
  - Northern Middlesex CG
  - Northern Middlesex RECC
  - Norwell
  - Oakham
  - Old Colony Technical HS
  - Oxford Rochdale Sewer District
  - Palmer Fire and Water
  - Pathfinder Regional Technical School
  - Paxton
  - Peabody
  - Petersham
  - Pilgrim Area Collaborative
  - Pittsfield
  - Princeton
  - Quaboag RSD
  - Ralph C. Mahar RSD
  - Raynham Center Water District
  - Reading
  - Richmond
  - Rockport
  - Rowley
  - Royalston
  - Salem Beverly Water Supply Board
  - Sandisfield
  - Sandwich
  - Saugus
  - Scituate
  - Seekonk Water District
  - Sherborn
  - Shirley
  - Shirley Water District
  - Southbridge
  - Southeastern MA Regional 911 District
  - Southwick Tolland Granville RSD
  - Spencer
  - Sterling
  - Sturbridge
  - Sudbury Water District
  - Suffolk County Sheriff's Department
  - Sunderland
  - Sutton
  - Swansea
  - Swansea Water District
  - Taunton
  - Templeton
  - The Education Cooperative
  - Three Rivers Fire District
  - Tolland
  - Topsfield
  - Townsend
  - Triton RSD
  - Tyngsborough
  - Upton
  - Uxbridge
  - Wales
  - Walpole
  - Warren
  - Wenham
  - West Boylston
  - West Brookfield
  - West Newbury
  - Winchendon
  - Winchester
  - Woburn
  - Worthington
  - Wrentham