



MEDICAL PLAN OPTIONS

2020



Medical Plan Options after CMU

1. Spouse Plan
2. COBRA continuation coverage
3. Marketplace Coverage
4. Individual Coverage
5. Medicaid Coverage
6. Post-65 Options

Medical Plan Options

1. Spouse Coverage

- Check now to see if your spouse is offered coverage under his/her employer
 - If so:
 - Check to see when they allow special event enrollments
 - Event date (when employment ends)
 - Coverage end date (when CMU sponsored benefits end, may or may not include COBRA period)

Medical Plan Options

2. COBRA Continuation Coverage

- Up to 18 months or until entitled to Medicare, whichever is less
- Medical & Prescription Drugs
- Dental
- Vision

2020-21 Medical / Prescription Monthly COBRA Rates *(102% of full cost)*

Coverage Tier	PPO 2	HSA-Advantage HDHP	PPO1
Single	\$614.13	\$570.13	\$706.13
2-Person	\$1,271.25	\$1,174.57	\$1,461.68
Family	\$1,553.75	\$1,436.44	\$1,786.50

A few notes on COBRA...

- CMU will pay the Employer Contribution for the first three months of COBRA coverage. The Employee will be required to pay their portion.
- If you elect COBRA you will NOT be able to sign-up on the Marketplace or an Individual health plan until you exhaust COBRA coverage or until Marketplace Open Enrollment.
- If you elect COBRA you MAY not be allowed to join your spouse's employer plan. Check with your spouse's employer to see what they considered a qualifying status change event
 - Spouse's employer may use:
 - Event date as qualifying event date (must enroll within 30 or 31 calendar days)
 - Coverage end date as qualifying event (may allow you to take 3 months of COBRA)

Medical Plan Options

3. Marketplace Plan (www.healthcare.gov)

- Advance Premium Tax Credits (subsidies) based on household income and age
- Metal Tier Plans – Platinum, Gold, Silver, Bronze
- Multiple Carriers – Blue Cross Blue Shield, Priority Health, Blue Care Network, Physicians Health Plan, McLaren Health Plan Community

Annual Open Enrollment Period: November 1 – December 15

2020 Average Monthly Cost (zip code: 48858, age 40, female, non-smoker, assumes no subsidies, BCBS plans)

- Bronze PPO Plan for Single Coverage: \$392, \$7,000 deductible
- Silver PPO Plan for Single Coverage: \$547, \$4,700 deductible
- Gold PPO Plan for Single Coverage: \$626, \$500 deductible

For plan and cost estimates outside of open enrollment, go to: www.healthsherpa.com

Medical Plan Options

The screenshot displays the HealthCare.gov website interface. At the top left is the "HealthCare.gov" logo. On the top right, there are links for "Español" and "Log in". Below the logo is a navigation bar with links for "Get Coverage", "Keep or Update Your Plan", "See Topics -", and "Get Answers". A search bar with the text "Search" and a "SEARCH" button is also present. The main content area features a large image of a woman in a white lab coat holding a coffee cup, with the text "Life changes? See if you qualify for coverage." overlaid. Below this text is a sub-headline: "You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP." Two prominent green buttons are visible: "SEE IF I CAN ENROLL" and "SEE IF I CAN CHANGE". A smaller link reads "Looking for coverage for a small business? [Learn more](#)". Below the main content is a blue banner with the text "MARKETPLACE COVERAGE AND CORONAVIRUS" and a "LEARN MORE" button. At the bottom, there are four columns, each with an icon and a button: "1095 & TAX INFO" (document icon, "SEE NOW" button), "GET 2019 EXEMPTIONS" (dollar sign icon, "FIND EXEMPTIONS" button), "SUBMIT DOCUMENTS" (document icon, "SEE HOW" button), and "FIND LOCAL HELP" (letter 'A' icon, "SEARCH NOW" button).

Medical Plan Options

4. Individual Plan

- Available through a number of carriers:
 - Priority Health
 - Blue Cross Blue Shield
 - Molina Healthcare
 - Humana
- Cost varies based on smoker status, age, zip code and plan design

Medical Plan Options

5. Medicaid Coverage

- Individuals who are 19-64 years of age
- Income at or below 133% of federal poverty level (\$16,612 for one person)
- Do not qualify for or are not enrolled in Medicare
- Do not qualify for or are not enrolled in other Medicaid programs
- Not pregnant at time of application
- Are residents of Michigan

To Apply or Check Eligibility

- www.Michigan.gov/mibridges
- Call: 1-855-789-5610
- Stop-in: Your location Department of Human Services office
1919 Parkland Drive
Mt. Pleasant, MI 48858

Medical Plan Options – Post 65

1. Medicare
2. Medicare Advantage Plan
3. Medicare Supplemental Plan

Medical Plan Options - Medicare

Who runs the Medicare Program?

- The Centers for Medicare & Medicaid Services (CMS) is the Federal agency that runs Medicare.
- CMS is part of the U.S. Department of Health and Human Services
- Resource sites:
 - <http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm>
 - www.medicare.gov
 - www.medicarerights.org
 - Kaiser Family Foundation: www.kff.org

Medicare

Medicare Benefits

Part A:

Hospital Coverage

Part B:

Medical Coverage

Part D:

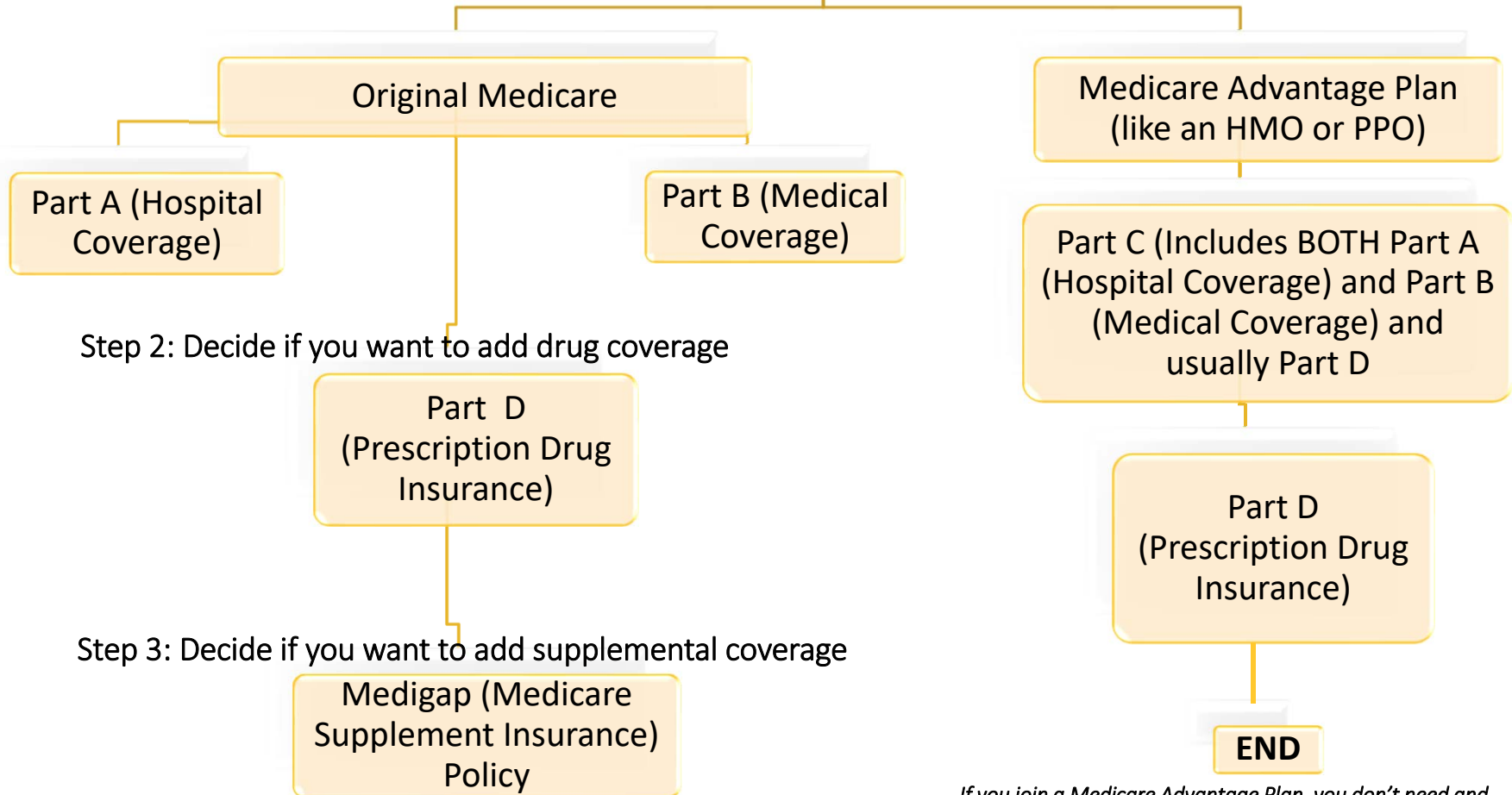
Prescription Drug Insurance

Part C:

Combines Part A, B and D into one package

Medicare Coverage Choices

Step 1: Decide how you want to get your coverage **Start**



If you join a Medicare Advantage Plan, you don't need and can't be sold a Medigap policy.

Medicare Advantage

Medicare Advantage Plans are health plan options that are part of the Medicare program. If you join one of these plans, you generally get all your Medicare-covered health care through that plan (Parts A, B, and D). This coverage can include prescription drug coverage. Medicare Advantage Plans include:

- Medicare Health Maintenance Organization (HMOs)
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service Plans
- Medicare Special Needs Plans

When you join a Medicare Advantage Plan, you use the health insurance card that you get from the plan for your health care. In most of these plans, generally there are extra benefits and lower copayments than in the Original Medicare Plan. However, you may have to see doctors that belong to the plan or go to certain hospitals to get services

Medicare Advantage

Blue Cross Blue Shield Blue Care Network of Michigan | **Medicare Home** | [Contact Us](#) |



[Medicare 101](#) | [Medicare Plans](#) | [For Members](#) | [Help](#) | [Find a Doctor](#) | [LOGIN](#)

2020 Medicare Advantage Plans

These plans have more benefits than Original Medicare. They offer comprehensive coverage that includes online visits and fitness benefits.

Most plans include prescription drug coverage, extra dental and vision benefits and an over-the-counter drug allowance. These extra benefits keep you healthy and covered, all at an affordable cost.

[View Plans](#) Enter your home ZIP code to see plans and prices in your area.

 Find a Doctor See if your doctor accepts one of our plans.	 Informational Events Come to one of our free seminars for guidance.	 Contact Us We're here to answer your questions.
 Register Now Create an online account to get easy access to your benefits and balances.	 Get Your Flu Shot Flu and pneumonia season is here. Learn when and where to go.	 Add Extra Coverage Get more dental, vision or hearing coverage for your Medicare Advantage plan.

Shopping for Medicare Advantage Plans: www.Medicare.Gov

Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

Search

Sign Up /
Change Plans

Your Medicare
Costs

What Medicare
Covers

Drug Coverage
(Part D)

Supplements &
Other Insurance

Claims &
Appeals

Manage Your
Health

Forms, Help, &
Resources

Get the most from
your Medicare

Get Started with Medicare

Log In/Create Account

Resources

Your Personal Financial Advisor

Your Personal Home and Auto Insurance Agent

Marketplace

- <https://www.healthcare.gov/>

Commission on Aging – Isabella County

- <https://www.isabellacounty.org/departments/commission-on-aging/>

Michigan Medicare / Medicaid Assistance Program

- www.mmapinc.org/

Blue Cross Blue Shield of Michigan

- <http://www.bcbsm.com>

Priority Health

- <http://www.priorityhealth.com>

Centers for Medicare and Medicaid Services

- www.cms.hhs.gov

“Medicare and You”

- <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>

AARP

- <http://www.aarp.org/health/medicare/>