

# Newly-Eligible TRAIL MAPD Members FAQs

## What do I need to know about TRAIL MAPD?

TRAIL MAPD is a retiree healthcare program sponsored by the Teachers' Retirement Insurance Program (TRIP). The plans offered through the TRAIL Program are Medicare Advantage plans which include Prescription Drug coverage. These plans are typically called "MAPD" plans. **As a TRIP member who is newly-eligible for enrollment in a TRAIL MAPD plan, you must make a choice during this TRAIL MAPD Open Enrollment Period to enroll in one of the MAPD plans offered.** If you do not want TRAIL MAPD coverage, you can cancel which will terminate your medical and prescription drug coverage. **Opting-out does not allow you to stay in your current TRIP health plan.**

## Why am I getting information to change now? I normally receive information to change health plans in May.

The TRAIL MAPD plans follow a calendar year. Therefore, you will no longer receive the 'Benefit Choice' mailings in the spring since your health plan options are now different than those being offered to non-Medicare members. This means you will be making health plan choices in the fall of each year.

## What Does the TRAIL MAPD Plan Cover?

TRAIL MAPD plans are offered by private companies approved by Medicare. Medicare pays a fixed amount for your care each month to these companies. When you enroll in a Medicare Advantage Prescription Drug (MAPD) plan, you are no longer in Original Medicare, but still have the same covered services and the same rights and protections as people with Original Medicare.

The TRAIL MAPD plans provide all of your Part A (hospital) and Part B (doctor and outpatient) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage.

## Is Medicare Advantage a Medicare Supplement?

No. Medicare supplement insurance fills gaps in Original Medicare coverage by helping to pay the portion of healthcare expenses that Original Medicare does not pay, such as deductibles and coinsurances. Medicare supplement insurance can be either a Medigap plan (labeled A through N plans) or retiree insurance from a former employer. Typically, retiree insurance from a former employer pays your health insurance claims after Original Medicare pays its portion. As a Medicare retiree enrolled in TRIP, the health plan you had prior to being enrolled in the TRAIL MAPD Program paid your claims 'second' after Medicare. That means any medical claims you incurred were sent first to Original Medicare for payment and the remaining balance was sent to your TRIP insurance plan.

## If I enroll in the TRIP TRAIL MAPD plan, will I still have Medicare?

Yes, but you can only use your red, white and blue Medicare card for hospice care. All other claims for your healthcare services (including prescription drugs) should be sent to your MAPD plan administrator for processing and benefit determinations.

## **Do I need to continue to pay my Medicare premiums?**

**Yes! In order to maintain your TRAIL MAPD plan health coverage, you must continue to pay your Medicare premiums.**

### **Can I stay enrolled in my current health plan?**

No. Medicare-eligible TRIP members who want to continue medical and prescription drug coverage, are required to enroll in one of the TRAIL MAPD plans if they and their covered dependents are all enrolled in Medicare Parts A and B. Remaining in your current health plan is not an option. If you do not complete the online enrollment or call the MyBenefits Service Center to enroll by the November 15th deadline, we will assume you do not want the TRAIL MAPD coverage and your medical and prescription drug coverage will terminate effective January 1, 2020. If your TRIP medical and prescription coverage is terminated, you will have Original Medicare only for your medical coverage and will need to enroll in a Part D prescription plan for prescription drug coverage.

### **I have already paid my health plan deductibles for this year. Do I have to pay them again?**

Yes. The MAPD plans are not permitted to take into account the deductible you might have already paid in your other plan. Any deductible paid to your current medical plan will not count toward your MAPD plan's annual deductible. The PPO plan's annual medical deductible will begin January 1, 2020.

### **Will this TRAIL MAPD plan cover everything that my current TRIP health plan covers?**

Not necessarily. Your current health plan may cover services that Original Medicare does not cover. Medicare Advantage plans are required to cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.

## **What is the difference between TRIP and TRAIL?**

**TRIP stands for the Teachers' Retirement Insurance Program (TRIP). TRIP offers group insurance to eligible members under the Teachers' Retirement System (TRS) who retired from an eligible K-12 Illinois school district. Group insurance benefits under TRIP include medical and prescription drug coverage.**

**TRAIL stands for Total Retiree Advantage Illinois (TRAIL). TRAIL offers group insurance in the form of Medicare Advantage Prescription Drug (MAPD) plans to members already enrolled in TRIP. The TRAIL MAPD program is a part of TRIP, but is only offered to Medicare-eligible plan participants eligible for TRIP.**