

2006 Impact on UC's Plans of Dual Eligible and Low Income Assistance

	University of California MA-PD and PDP (HN, KP, PAC, WHA, BC, BP, HO, Core)	University of California 28% Employer Subsidy (UHC Select EPO, Options PPO)
Medicare/Medicaid Dual Eligible Assistance	<p>Effect on UC Plans: UC Plans may offer reduced copays to retirees</p> <p>Counseling Points: In some cases, the combination of Medicare plus Medicaid assistance <u>may</u> provide more coverage than UC's medical insurance. Retirees and their family must review their situation to determine the best coverage for them.</p> <p>Automatic Enrollment by CMS into Medicare Part D effective 1/1/06: UC's plans will automatically enroll UC member/retirees into a UC Medicare Part D plan prior to 12/31/05. Therefore, any dual eligible retirees will not be automatically enrolled in a non-UC Dual Eligible plan.</p>	<p>Effect on UC Plans: If retiree enrolls in a non-UC Part D plan to obtain Dual Eligible Assistance, they will be disenrolled from UHC plans.</p> <p>Counseling Points: Enrollment into any Part D plan disenrolls the retiree from UC's UHC plans. In some cases, the combination of Medicare plus Medicaid assistance <u>may</u> provide more coverage than UC's medical insurance. Retirees and their family must review their situation to determine the best coverage for them.</p> <p>Automatic Enrollment by CMS into Medicare Part D effective 1/1/06: These retirees will not be enrolled in Part D plans through UC. CMS will automatically enroll these retirees into a Part D plan on 1/1/06. To block enrollment and retain UC coverage, these retirees will need to call 1-800-Medicare and verbally decline coverage.</p>
Low Income Assistance (Extra Help)	<p>Effect on UC Plans: Plans may offer reduced copays to retirees.</p> <p>Counseling Points: Retirees who qualify for low income assistance should maintain their UC coverage. They will likely not be better off with Medicare and Part D through non-UC plans. Retirees and their family must review their situation to determine the best coverage for them.</p>	<p>Effect on UC Plans: If retiree enrolls in a non-UC Part D plan to obtain Low Income Assistance, they will be disenrolled from UHC plans.</p> <p>Counseling Points: Enrollment into any Part D plan disenrolls the retiree from UC's UHC plans. They will likely not be better off with Medicare and Part D through non-UC plans. Retirees and their family must review their situation to determine the best coverage for them.</p>

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	<p>Automatic Enrollment by CMS into Medicare Part D on 5/15/06: UC's plans will automatically enroll UC member/retirees into a UC Medicare Part D plan prior to 12/31/05. Therefore, any retirees qualified for low income assistance will not be automatically enrolled in a non-UC low income assistance Part D plan.</p>	<p>Automatic Enrollment into Medicare Part D on 5/15/06: Retirees claimed by their former employer for the 28% Employer Subsidy will not be automatically enrolled in a non-UC low income assistance Part D plan.</p>
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