

Aetna Medicare Advantage Frequently Asked Questions

What is the Aetna Medicare Advantage Plan?

The Aetna Medicare Advantage (MA) plan is a plan approved by the Centers for Medicare and Medicaid (CMS) that combines Medicare Part A, Part B, and Part D benefits under one plan. The Aetna MA plan is a PPO plan with Extended Service Area (ESA) feature. The ESA allows you to use Aetna participating or non-participating providers. Either way you have the same out-of-pocket costs. A brochure explaining the ESA is enclosed with this packet.

Do I still need to enroll in traditional Medicare?

Yes, under both CMS rules and the Howard County retiree health policy, you must enroll in Medicare Part A and Part B when first eligible in order to be enrolled under the Medicare Advantage plan. If you do not enroll in Part A and Part B you will have no coverage under the Howard County retiree health insurance plan.

Will I need to pay the Medicare Part B premiums?

Yes, under CMS rules you must pay the Medicare Part B premium in order to be enrolled in a Medicare Advantage plan. The County does not contribute to the cost of your Part B premium.

Will I have prescription drug coverage?

The Aetna MA plan provides Part D prescription drug coverage. As an additional benefit to you, the Aetna MA plan covers drugs that would fall into the “donut hole” so you will continue to only pay your applicable drug copays even if you would normally fall into the “donut hole”.

Will the Aetna MA plan cover drugs the same way as my current plan?

The copays under the Aetna MA plan are the same for the three different tiers (\$10 copay for generic, \$30 copay for preferred brand name, and \$50 copay for non-preferred brand name). However, there may be differences as to which copay tier the drugs under the Aetna MA plan fall, due to Medicare prescription drug rules. In addition, you may have to undergo precertification in order for your drugs to be covered based on Medicare requirements.

Can I still use the mail order service for my maintenance medications?

Yes, you can receive a 90 day supply of your maintenance medications for one copay using the Aetna mail order service. The copay will be based on the drug tier (generic, preferred brand, non-preferred brand).

Will I need to pay anything for the Part D prescription drug benefit that is included in the Aetna MA plan?

CMS requires a premium for Part D drug coverage, depending on your household income level. You can contact Medicare to learn more about the income levels and required Part D premiums.

Will I still have traditional Medicare coverage if I'm enrolled in the Aetna MA plan?

You will still be considered a Medicare beneficiary while enrolled in the Aetna MA plan, and you should always keep your Medicare enrollment card. However, when you seek medical care you will no longer have to file claims with Medicare first and then to Aetna as secondary. Under the Aetna MA plan, all care is managed and administered by Aetna on behalf of Medicare, so you only need to show your Aetna MA ID card and deal with one insurance carrier.

What additional information will I receive about the Aetna MA plan?

Once your enrollment is processed and approved by CMS you will receive an Aetna enrollment ID card as well as an Aetna Evidence of Coverage booklet that will explain the details of your Aetna MA coverage and how to use the plan.

Can I cover my spouse on the Aetna MA plan?

Yes. Under CMS rules, each person is covered separately under a Medicare Advantage plan. This means that you and your spouse will each be covered individually under the plan, with separate ID cards and separate ID numbers issued to each covered individual.

What if I currently cover my spouse and he/she is not eligible for Medicare?

In this case you will have what is known as a "split enrollment". This means your spouse will continue to be enrolled in the under-age 65 plan in which he/she is currently enrolled. You will be enrolled in the Aetna MA plan. Your spouse will be covered under his/her own plan and ID number, and you will be covered under your own plan and ID number.

Do I still have vision benefits under the Aetna MA plan?

Your Aetna MA plan provides vision benefits contained within the MA plan. You will no longer use VSP for your vision benefits.

How do I find participating doctors?

You should visit the Aetna website at www.aetna.com and log in to the secure Navigator portal. Using the DocFind feature you may search for participating providers. Be sure to select the "Aetna Medicare (SM) Plan (PPO)" for your search.

Who do I contact if I have questions?

You should contact Aetna at 1-888-267-2637 for specific questions about benefits and coverage under the Aetna MA plan. You can also contact www.medicare.gov or call 1-800-633-4227 to get information on Medicare coverage, premiums, and benefits.