



Annual Meeting

Association of Former International Civil
Servants (AFICS)

27 June 2017

UN HEALTH INSURANCE PROGRAMME



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Agenda

- **Introductions**
- **Medicare**
- **Insurance renewal for 2017**
- **Other reminders**



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Introductions

- **Insurance and Disbursement Service**
Ms. Sunitha Korithiwada, Acting Chief of Service
- **Health and Life Insurance Section**
Ms. Elma Witherspoon, Acting Chief of Section





Medicare



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Medicare B Reimbursements

Change in reimbursement process

- Medicare premiums paid directly to retiree's bank account
 - No longer applied against ASHI contributions deducted from monthly pension
 - Pension payments now reflect the true cost of your ASHI contributions
 - Changes in pension amounts only in July or if there are changes to coverage level or plan
 - e.g., from "Family" to "Retiree and one family member"
 - Timely reimbursement of correct premiums instead of offsetting which can take months if retroactive amounts are involved
- Now require updated banking information

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Medicare B Reimbursements

Delays and difficulties experienced by retirees

- Receipt of bank account information
- Update of premiums if not at the standard amount
- Responses to phone and email inquiries
- Delayed/erratic reimbursements for retirees who are re-employed





Medicare B Reimbursements

Important reminders for current Medicare retirees

- If not yet provided, submit banking information to UN
- Ensure correct bank account numbers
- Ensure correct routing information of your bank
- Provide voided cheque as much as possible
- Bank account must be in retiree's name even if spouse is the one enrolled in Medicare
- Provide updated banking information if there are changes
- Provide updated mailing address to UN
- Information provided to UNJSPF not shared with UN

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Medicare

- **US-based retirees and their spouses must enrol in Medicare Part B at age 65**
 - **If enrolled in Aetna, Empire Blue Cross and HIP only**
- **Enrol in Medicare B only**
- **DO NOT enrol in Medicare D**
 - **UN's plans provide just as good or better coverage**
- **Ignore advertisement and media hype about Medicare D (prescription drugs)**
 - **Ignore advertising and offers for Medicare Advantage plans**

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Medicare

Existing Participants

- Submit cost information from Medicare early
 - Only if your premium is not the standard amount
 - Fourth quarter of current year for following year
 - Submit once a year only unless there are adjustments mid-year
 - Responsibility to be current with your Medicare payments

New Medicare Enrollees

- Enrol if you have legally resided in the US for the past 5 years.
- US citizenship and SS benefits not required to enrol
- Enrol at any SS office before you turn 65 years
- Claims adjudication will assume you have Medicare B even if you do not enrol





2017-2018 plan year



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Overview of the past plan year

- **Plans' experience has been generally favorable**
 - Expenses increased but at lower rate than prior years
 - Positive impact to projected requirements for the new plan year beginning 1 July 2017
- Increase in the use of out of network physical therapists by plan members of Empire Blue Cross Blue Shield
- Undesirable utilization patterns in the UN Worldwide Plan
 - 4% of insured population travelling to US for treatment
 - A few cases excessive use of physical and occupational therapy





Insurance Renewal 2017

Premiums for 1 July 2017 – 30 June 2018

Aetna

1.00% increase

Empire Blue Cross

no change

HIP

11.60 % increase

Cigna dental

no change

UN Worldwide

no change

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Insurance Renewal 2017

Benefit changes effective 1 July 2017 (Empire)

- Reduction in the reimbursement rate for out-of-network physical therapists from 395 per cent of Medicare to 250 per cent of Medicare in order to better align reimbursement practices with current market standards;
- Increase in the number of occupational/speech/vision therapy visits from 30 to 60 per calendar year.





Insurance Renewal 2017

Benefit changes effective 1 July 2017 (UN WWP)

- Introduction of a cap of 60 visits a year for physical therapy and 60 visits a year for combined occupational/speech/vision therapy;
- Increase in the annual deductible under the UN Worldwide Plan for medical services received in the United States of America from the current deductible of \$1,200 per person/\$3,600 per family to \$5,000 per person/\$15,000 per family.

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Insurance Renewal 2017

How to minimize the impact of the benefit changes

- **Use of in-network physical therapists**
- **Refrain from travelling to the United States for medical treatment if enrolled in the UN WWP**

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Insurance Benefits

Telemedicine under the Aetna and Empire Blue Cross plans

- **Teladoc (Aetna)**
- **LiveHealth Online (Empire) currently available**
- **Live video consultations with a US-based certified doctor 24/7 using smartphone, tablet or computer to discuss non-emergency health issues from home, work or wherever one may be with internet access**
- **Pay same \$15 co-pay for primary care provider**
- **Sign up for these services by going to Aetna or Empire's websites**

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Insurance Benefits

ActiveHealth benefits included in the Aetna and Empire Blue Cross plans

- **Nurse Care Programme for management of chronic conditions**
 - Personal health coach (US-registered nurses)
 - One-on-one education and support
 - Regular calls arranged at your convenience
 - Information by mail
 - 40 chronic conditions like hypertension, diabetes, asthma, COPD, osteoporosis, chronic hepatitis B or C, Crohn's disease, migraines, cancer
- **24 hour informed health line (800-556-1555)**
 - Access to registered nurses
 - Audio library

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UN ASHI Programme

- ASHI is same plan you had as an active staff
- Plan changes for ASHI participants
 - Allowed once every two years in the US
- Enrol in US plan if you seek care in the US
- Self-insured programme
 - Member behaviour/choices influence premiums
 - Insurance companies have no incentive to deny coverage
- Carriers paid fees of 3% to 4% of plan cost
 - Administrative services
 - Provider networks and expert services

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Cost Containment

All plan participants are responsible for using benefits wisely

- **Use in-network providers**
- **Research and understanding costs prior to treatments**
- **Consider alternative treatment facilities (stand-alone facilities vs hospitals; and urgent care centers vs emergency rooms)**
- **Secure prior approval when required**
- **Use of generic drugs whenever possible**
- **Compare cost of mail order drugs to cost of retail drugs**

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Customer Service

- **AFICS representatives to the Health and Life Insurance Committee were instrumental in getting two new posts to provide customer service to retirees enrolled in Medicare.**
- **Approval was recently granted by the Controller and we are currently actively working on establishing the two posts.**





Other Reminders



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Re-employment at the UN

- **Eligibility to ASHI ceases when a former staff member re-enters UNJSPF as a participant following re-employment**
- **Must re-enrol and contribute as active staff**
 - **Implications for Medicare**
- **Upon separation, must re-enrol to activate ASHI**
 - **No automatic reinstatement**






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WWW.UN.ORG/INSURANCE



United Nations
Health and Life Insurance Section



Home
Circulars/MPDs
Forms
Plans
Calculators
Frequently Asked Questions
Terminology

Active Staff

- Add/remove a dependant
- Change of address
- Compare US plans
- File a claim
- New to the UN
- Request a new ID card

Retirees/Survivors

- Medicare Part B
- ASHI eligibility
- Change of address for retirees
- Retirees change of coverage
- Retiring while spouse is active

HR Officers

Life Events

Manage Your Health



ActiveHealth helped Stephen

FAQ of the day

How can I file a claim?
 Claims for reimbursement must always be submitted directly to the insurance carrier no later than two years from the date the medical expense was incurred. If a claim is denied in whole or in part, the subscriber has the right to appeal the decision by submitting a written request for review by the insurance carrier. In the event of a claim...

View all FAQs

Poll

How does the new website compare?

Prefer this version
57%

Prefer the previous version
14%

Don't see the difference
29%

Total votes: 7

- Older polls

Contact us

Active staff email: insurance-unhq@un.org

Retiree email: ashi@un.org

All emails are tracked via iNeed and responses are sent from ids@un.org.

Client service hours:
 Mondays to Fridays: 1:00 pm - 4:00 pm
 Wednesdays: 9:30 am - 4:00 pm
 FF-300 (3rd floor)

REIMBURSEMENT OF MEDICARE PART B PREMIUMS

To ASHI retirees enrolled in Medicare Part B who have NOT received reimbursements since October 2015.

Manage your health: January

Manage Your Health Cervical Cancer Awareness! How does cervical cancer grow? Are you aware of the preventative measures against cervical cancer? Did you know that Pap tests can help spot cervical changes early? Talk to your doctor. Schedule your Pelvic exam and Pap test today. Take Control... Go For It!

IMPORTANT REMINDER TO ALL STAFF MEMBERS ENROLLED IN THE UN EMPIRE BLUE CROSS PPO PLAN

To all members enrolled in the UN Empire Blue Cross Blue Shield PPO plan Please be reminded that your Empire Blue Cross ID number has changed effective 1 January 2016. Please read the attached information on the new ID number format and some reminders in accessing care. You should have received your new cards at this time. If you have not yet received your new card/s, you may print temporary cards on the empireblue.com member portal or the Empire mobile app that you can download free from the App Store or Google Play.

Medicare Part B Premium Reimbursement in December 2015

To the attention of United Nations ASHI participants in receipt of Medicare Part B reimbursement.

IMPORTANT REMINDER: TERMINATION OF UN HEALTH INSURANCE COVERAGE FOR CHILDREN AGE 25 BY 31 DECEMBER 2015

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Questions?

Contact Health and Life Insurance Section

Email: ashi@un.org

Website: www.un.org/insurance

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