



2023 FEHB Insurance and Benefits

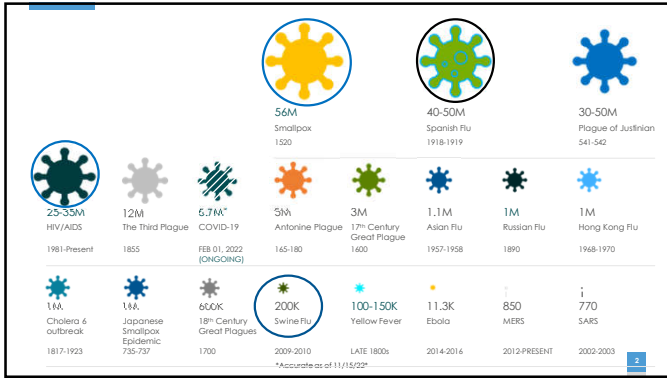
Medicare and FEHB Update

AFSA
November 15, 2022

Paula Jakub, RHU

Chief Executive Officer/
Executive Vice President






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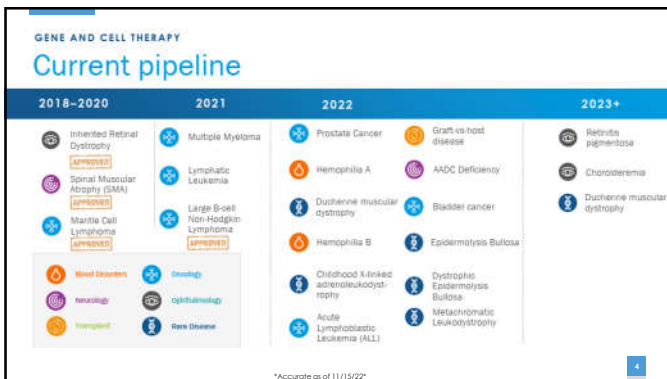
IMPACT ON HEALTHCARE AND THE FEHB

COVID	OTHER FACTORS
<ul style="list-style-type: none"> COVID isn't done with us – next surge, new variants are out there <ul style="list-style-type: none"> Increased Utilization (COVID Hangover) <ul style="list-style-type: none"> Testing, vaccines, boosters Results of delayed care <ul style="list-style-type: none"> Cancer, Diabetes, MSK Minute Clinic use up over 300% Other venues returning to pre-COVID rates Mental Health crisis shows no sign of waning <ul style="list-style-type: none"> Exacerbated by isolation Affecting ALL ages groups 	<ul style="list-style-type: none"> Overall Increase in medical trend and general inflation General Population Health Specialty Drugs Gene and Cell Therapy lurking




Accurate as of 11/15/22

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GENE AND CELL THERAPY POTENTIAL




Anticipated Approval	Conditions	Est Cost
Approved	Spinal muscular atrophy	\$2.6M -one time infusion
2022	Bladder Cancer	\$300k per year
2022	Hemophilia B	\$2M - one time infusion
2023	Hemophilia A	\$2.5M - one time infusion
2023	Acute Lymphoblastic Leukemia	\$570k - one time infusion
2023	Diabetic Peripheral Neuropathy	\$1M per year
2023	Sickle cell disease	\$2M - one time infusion
2023	Ovarian cancer	\$300k -one time infusion
2023	Parkinson's disease	\$3M - one time infusion
2023	Prostate cancer	\$300k per year

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Federal Benefits Open Season



11/14/22
-
12/12/22

FEHB

FEDVIP

FSA Feds

What *isn't* part of Open Season?


FLTCIP
www.ltcfeds.com

FEGLI
www.opm.gov/life

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FEHB Open Season: 11/14/22-12/12/22



271 Plan Choices

- 18 Fee-For-Service
- 188 HMOs
- 37 HDHP
28 CDHP

Avg Enrollee Premium Increase = 8.7%

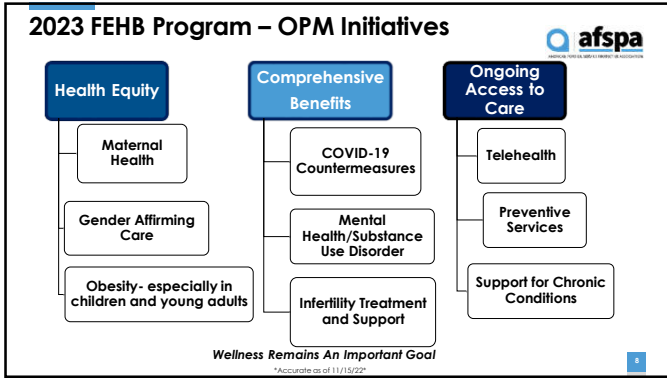
- Higher utilization of Outpatient Services and Facilities
- Increased utilization of professional services
- Increased utilization and unit cost in SPECIALTY DRUGS

FEHB in Retirement

- Some plans offer Part B Incentives
- 7 Plans offer Medicare Advantage
- 5-Year Rule TRICARE counts

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Bringing Healthcare Closer

Where and when you need it.

- Smart healthcare devices
- Continuing wellness tools
 - Connected Devices
- In-Home Programs
 - Virtual Exercise/Physical Therapy
 - Infusions
- Telehealth/Telemedicine
 - Primary Care
 - Specialists
 - Behavioral, mental, emotional health
 - Overseas access

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It's Time to Get Back on Track

Utilize the options available to you where you are

Improve your quality measures

- A1C
- HBP

Take Advantage of Access to Care


- Lifestyle and Condition Coaching
- BEH
- Care Management Support and Pain Management

Take stock of your overall health — know where you stand

- HRA/Biometric Screenings
- Do something for yourself


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Is Your Plan Compatible with the Overseas Environment? 

Payment


- Plan Allowance
- Fair and Consistent Exchange Rates
- ICD-10 & CPT Codes
- Translations

 **Service**

- ✓ Secure internet claim submission
- ✓ Secure EFT claims payment
- ✓ Online customer service tools
- ✓ Return overseas phone calls

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Review Changes for 2023 

- Benefits and Programs
- Provider Network
- Precertification Requirements
- Deductible, Coinsurance, and Copays

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In Addition to the Premium, Consider 

Total Package

Prescription Drugs

Precertification Requirement

Mail Order Program

In-network/OON Benefits

Plan Allowance

Deductibles and Copays

Hassle Factor


Wellness Programs

How you use Health Care

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Important Tidbits



NO Surprise Billing Act
Part of the Consolidated Appropriations Act

Receiving Care at an In-network Hospital or Surgical Center

- Most OON providers bill you is the plan's IN-Network cost sharing amount
- Behind the scenes negotiations (Baseball Arbitration)
- Does NOT cover all providers
- **Also rules for Emergency services and Emergency Air Ambulance charges**

HIPAA-3 form


HIPAA release form required to discuss your claims or anything about you with another person

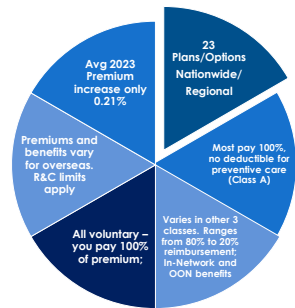
- I.e., your spouse, child, sibling, etc., we MUST have authorization on file
- **Go to your Plan's website and complete**
- **Or provide a POA**

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2023 Federal Employees Dental Program





NEW FOR 2023

- Waiting periods for orthodontic services removed
- Majority of FEDVIP Carriers provide teledentistry services


Enrollment is through **BENEFEDS** not FEHB

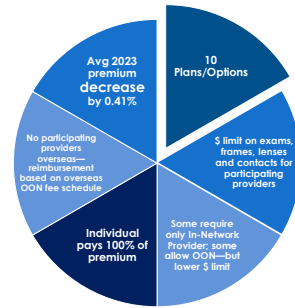
Visit: www.benefeds.com
877-888-3337 to enroll

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2023 Federal Employees Vision Program





Enrollment is through **BENEFEDS** not FEHB

Visit: www.benefeds.com
877-888-3337 to enroll

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Consider Alternative Ancillary Programs

Dental and Vision Insurance Programs

- FEDVIP – supplemental plans for routine dental/vision services
- Sponsored plans may have more flexible enrollment rules and better overseas coverage
- All are SUPPLEMENTAL – you will have OOP costs

Sponsored Dental and Vision DISCOUNT Programs (U.S. ONLY)

- Excellent alternative for those with smaller needs- addresses the "What if"
- Discounted prices on dental, vision, and LASIK services
- Fee scheduled based- so you know what you will pay; no limit on usage

Sponsored Hearing Aid DISCOUNT Programs (U.S. ONLY)

- National network of providers offering latest technology
- Average savings of over \$1,800-more if used with FEHB Plan

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2023 FSAFEDS

- Pretax reimbursement for eligible costs**
 - Coinsurance/copays
 - Dental and eye exams, glasses, contacts
 - OTC items i.e. antacids, pain relievers, first aid creams, etc. (IRS 213(a) eligible)
- Health Care FSA(HCFSA) up to \$3050, (min of \$100); Spouse can have a separate HCFSA**
 - 2022 expenses must be filed by 4/30/2023
 - Can carryover up to **\$610** into 2024
 - Will forfeit amount if you do not re-enroll for 2023
- LEX HCFSA – for employees with HDHP with an HSA**
 - Eligible expenses limited to OOP dental and vision care only
- Dependent Care FSA (DCFSA) – up to \$5000 per household**
 - By law, DCFSA cannot use carryover

To enroll www.FSAFEDS.com or 877-FSAFEDS (877-372-3337)
Current enrollees must re-enroll each year

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Long Term Care

- Long term care is putting a strain on resources**
 - Personal savings
 - Medicaid
 - Family member caregiving
- Washington State created new requirement to have LTC insurance or pay LTC payroll tax**
 - Provides minimal benefit for residents needing LTC - \$100/day for 365 days
 - 17 other states considering similar laws
- Consider your options**
 - LTCFEDS
 - Long term care consultants can help find plan matching your needs

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Let's talk about how



is

Caring For Your Health Worldwide™

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Foreign Service Benefit Plan — Notable Benefits


Sustained	NEW
Deductible \$300/\$600	Enhanced Maternity Support Services <ul style="list-style-type: none"> • Services for licensed doula (up to \$1200) • Health Pregnancy Program Enhancements including Fertility Advocate
Coinsurance and prescription copays remain the same	Coverage of Assisted Reproductive Technology (ART) <ul style="list-style-type: none"> • Up to \$5000 per person per calendar year
Chiropractic, acupuncture and massage therapy — up to 50 visits EACH per year	Medicare Advantage Plan <ul style="list-style-type: none"> • Totally voluntary • Medicare Part B premium reimbursement • Benefit enhancements i.e Silver Sneakers®
Direct Billing Arrangements with overseas providers	
Sensible Overseas Plan Allowance	

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FOREIGN SERVICE BENEFIT PLAN
Simple Steps to Living Well Together – 2023

*Max reward for 2023 is \$400



*Max reward for 2023 is \$400

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Member Engagement Platform (MEP)

Healthy Pregnancy Program

afspa

Importance of quality nutrition, sleep & exercise

A LINK TO A BETTER YOU

Simple Steps to Living Well Together Program

PHYSICAL HEALTH leads to better mental wellness SERIES

Aetna's Lifestyle & Condition Coaching (LCC) Program

HingeHealth

Importance of receiving preventative care & screenings

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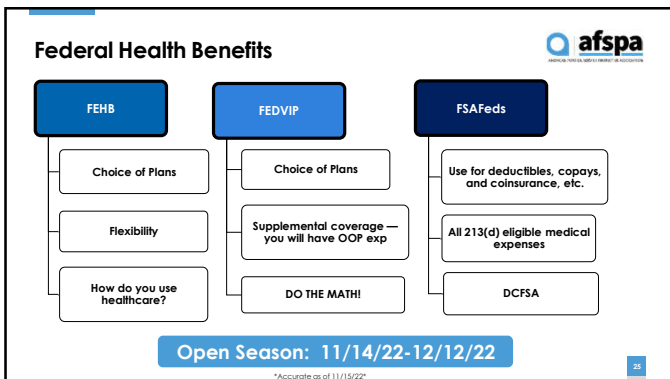
FOREIGN SERVICE BENEFIT PLAN
2023 Bi-Weekly Premium

FOREIGN SERVICE BENEFIT PLAN 2023 Premiums					
Bi-Weekly Premium			Monthly Premium		
Self Only Code 401	Self Plus One Code 403	Self & Family Code 402	Self Only Code 401	Self Plus One Code 403	Self & Family Code 402
\$ 78.31	\$199.29	\$193.73	\$169.68	\$431.80	\$419.74

IMPORTANT:
Two Party families can enroll in Self and Family (Code 402)


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How to make an Open Season change:



FEHB (ACTIVE)

- Most agencies offer two ways of making changes during Open Season:
 - 1. Through the agency's online self-service system. **You will need your password to log in.** or
 - 2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to submit this form.
- Check with your agency to see what it requires

FEHB (RETIRED) Foreign Service

- Form SF-2809 sent with FS Newsletter
- Email:** HRSC@state.gov
- Phone:** 1.866.300.7419
- Mail:** 1999 Dyess Ave., Bldg 644-E
Charleston, SC 29405

FEHB (RETIRED) Civil Service


Website: retireefehb.opm.gov/Annuitant/Home
Phone: 1.800.332.9798
Mail: Office of Personnel Management
 Open Season Processing Center
 P.O. Box 5000
 Lawrence, KS 66044-0500

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How to make an Open Season change:



FEDVIP

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You will need your user ID and password or create a new account. You may also call BENEFEDS at **1-877-888-3337**.

FSAFeds

You **must** re-enroll during the Open Season—your FSA enrollment *does not* carry over automatically to the next year.

Re-enroll at www.FSAFEDS.com or call **1-877-372-3337**.

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**MEDICARE AND THE FEHB
PUTTING IT TOGETHER**




2023 Medicare Update




AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

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2023 Medicare Update 

2023 Medicare Update


- Expected SS COLA close to 8.7% -largest in four decades
- Part A – hospital deductible and copays increase
- Standard Part B Premium – decrease from \$170.10 to \$164.90
- Annual Part B deductible decrease from \$233 to \$226
 - Main Reason –Aduhelm
- MAGI categories change, but premium adjustment reduced
 - Look closely if you fall in the higher income category
- Understand types of providers

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Medicare Has Four Parts 


Parts	Type of Insurance	Monthly Premium
Part A (Original Medicare)	Hospital Insurance	Free (in most cases)
Part B (Original Medicare)	Medical Insurance	\$164.90/month for 2023 (Standard before MAGI – Means Testing)
Part C – (Medicare Advantage)	Comprehensive Not to be confused with FEHB- MA Plans	Includes Part B premiums. May be additional premiums
Part D	Prescription Drug Coverage	Varies by plan – MAGI applies

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2023 Part B Premium: Modified Adjusted Gross Income (MAGI) Two Year Look-Back on Income 

Income: Individual 2021 Tax Year	Income: Jointly 2021 Tax Year	2023 Monthly Premium
\$97,000 or below	\$194,000 or below	\$164.90
\$97,001 - \$123,000	\$194,001 - \$246,000	\$230.80
\$123,001 - \$153,000	\$246,001 - \$306,000	\$329.70
\$153,001 - \$183,000	\$306,001 - \$366,000	\$428.60
\$183,001 - \$500,000	\$366,001 - \$750,000	\$527.50
Above \$500,000	Above \$750,000	\$560.50

"Medicare Premiums: Rules for Higher-Income Beneficiaries":
<https://www.ssa.gov/benefits/medicare/medicare-premiums.html>"
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Retired Over 65: Fee-for-service (FFS) Medicare B Primary 

- **Participating providers**
 - Accept the amount Medicare approves for their services
- **Non-Participating providers**
 - Can charge more than the Medicare-approved amount, but there is a limit (limiting charge), usually about 15% more
- **Opt-Out – Private Contract providers**
 - You are responsible for all charges and FEHB plans can pay any more than they would have paid if Medicare had made payment (generally 20%)

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Retired Over 65: FEHB FFS & Medicare Medicare A & B Primary 

- Plans fill **most** of the gaps in Medicare for services covered by them (be aware of SNF limits)
- Plans waive some costs, like deductible, medical coinsurance/copays, etc.
- Plans coordinate coverage (COB) with Medicare
- Patient generally has little or no liability

The FEHB plans remain primary for PRESCRIPTION DRUGS (except for very limited number like injections at dr's office, certain oral cancer drugs, immunosuppressive drugs, etc.)

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Federal Employees MAP– Optional Program – depending on plan 

- Meal delivery after hospital stay
- Transportation to medical appointments
- Telehealth
- Fitness Benefits through Silver Sneakers
- Part B premium reduction through reimbursement
- Prescriptions (Part D) coverage optional or may be included in the Plan's MAP
- Hearing aids/Vision – glasses/contacts

Must be enrolled in Medicare Parts A & B
You won't have to suspend your FEHB plan as you would with a commercial MAP program
Understand that Medicare Rules apply – it is NOT the same as regular FEHB plan benefits

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A new plan designed for FSBP retirees with Medicare Parts A and B

Aetna Medicare Advantage plan for FSBP





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Introducing FSBP - Aetna Medicare Advantage (PPO) plan

New for 2023: FSBP - Aetna Medicare Advantage designed for FSBP retirees with Medicare Parts A and B



- Keep the same **\$0 cost sharing** for deductibles, copayments and coinsurance that you have today.
- Enroll to get enhanced benefits at an affordable price with no extra cost to you.



You'll also have:

- \$900 per year** Medicare Part B premium reduction for eligible members
- Added programs such as **SilverSneakers®** and Healthy Home Visits
- Prescription copays:** as low as \$0 from preferred pharmacies and \$2 from standard pharmacies
- Unlimited** chiropractor, physical, occupational, and speech therapy visits
- Enhanced** Acupuncture and podiatry care
- Nationwide providers** (use any provider who is eligible to receive Medicare payment and accepts the plan)
- One **routine vision exam** at \$0







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Wellness programs and support

In addition to the benefits of Aetna Medicare Advantage for FSBP plan, you get access to:

 Teladoc®	 Meal benefit program
 Non-emergency transportation	 Hearing aid reimbursement
 SilverSneakers®	 Resources For Living®

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FSBP - Aetna Medicare Advantage (PPO) plan SOME IMPORTANT DIFFERENCES

- Some services require prior authorization
 - INPT Hospital, OUTPT surgery, physical and massage therapy, etc
- Massage Therapy benefits
 - Must be Medically Necessary – provider completes a medical necessity review form
 - Can use ASH in or out-of-network provider – but must accept both Medicare and Aetna Medicare Advantage Plan
 - No coverage for massage for comfort or relaxation purposes
- Pharmacy Benefit is through CVS Health
 - Review formulary list
- Customer Service handled by Aetna Retiree Service Center, NOT by AFSPA
- CMS rules apply

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For questions about the FSBP- Aetna Medicare Advantage plan

Visit fsbphealth.com/retiree

Find more information

- Enrollment links
- Online provider directory
- Frequently Asked Questions (FAQs)
- Prescription formulary

Ready to opt in or have questions?

Visit AetnaRetireeHealth.com/FSBP.
Or call us at 1-866-241-0262 (TTY: 711) Monday—
Friday, 8 AM— 8 PM ET

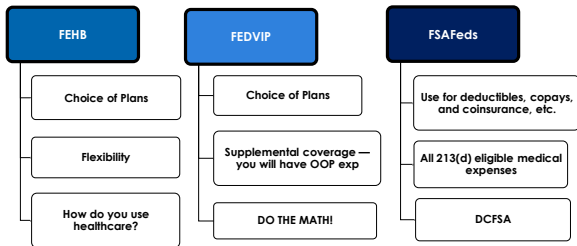
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Federal Health Benefits




Open Season: 11/14/22-12/12/22

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- Mail:** 1999 Dyess Ave., Bldg 644-E
Charleston, SC 29405


FEHB (RETIRED) Civil Service

Website: retireefehb.opm.gov/Annuitant/Home
Phone: 1.800.332.9798
Mail: Office of Personnel Management
 Open Season Processing Center
 P.O. Box 5000
 Lawrence, KS 66044-0500

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www.afspa.org/openseason

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