

RetireeFirst

**State of Arkansas
Employee Benefit
Division (EBD)**

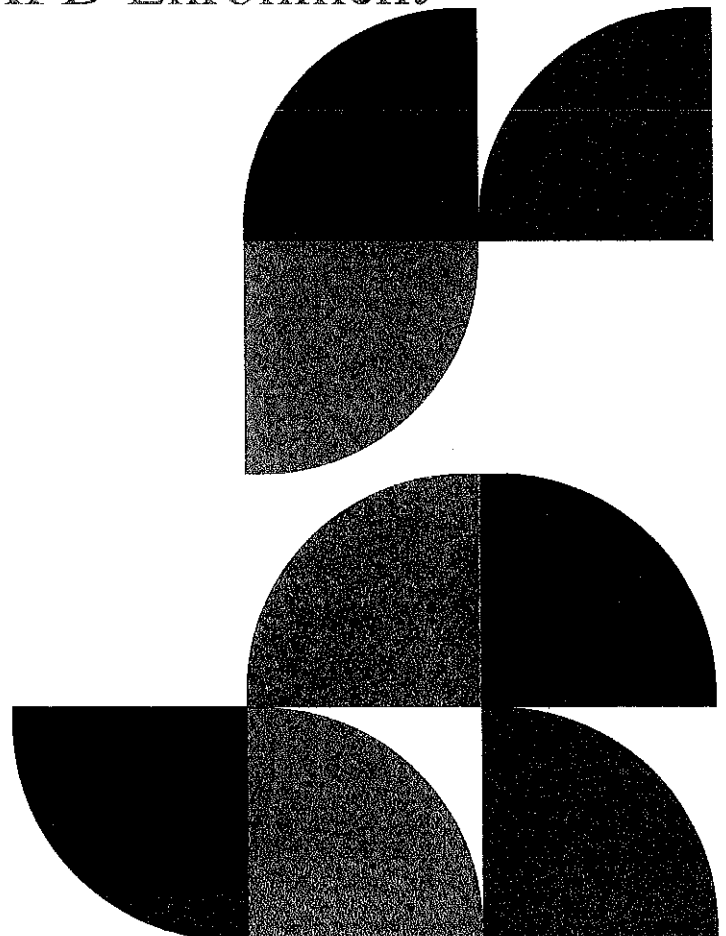
Medicare Age-in and MAPD Enrollment
Support Pilot

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Introduction

We welcome the opportunity to provide this pilot proposal to the State of Arkansas Employee Benefit Division (EBD) in support of its goal to increase enrollment in the Medicare Advantage + Prescription Drug (MAPD) plan through UnitedHealthcare (UHC). Plan Sponsors and their benefit teams take on an immense amount of administrative responsibility as part of a Medicare Advantage plan. This is especially prevalent within the public sector where Plan Sponsors are faced with heightened financial and resource constraints, with an expectation to do more with less.

The transition to a Medicare Advantage plan entails several potential challenges for a retiree as well. It is a new plan for them, and simple questions like “is my doctor in the network”, and “is my drug covered”, as well as more detailed questions around coordination of benefits and enrollment in Medicare can cause significant concerns about this new plan, often resulting in retiree stakeholder pushback. It is critical to have the right resources and ongoing support to help retirees and the benefit staff through the challenges related to Medicare Advantage.

It is with these challenges in mind that RetireeFirst was founded 18 years ago with a singular mission: To make the healthcare experience better for retirees and reduce the increased plan administrative burden of a Medicare Advantage plan by becoming an extension of our client’s benefit team. Currently we work with over 325+ Plan Sponsors across all 50 states. The longevity we have achieved as a trusted advisor and industry leader in servicing group retiree plans is reflected in our 99.9% client retention and 96 retiree Net Promoter Score.

RetireeFirst is the first and only organization of its kind, focusing exclusively on aiding plan sponsors with the challenges associated with their group healthcare for Medicare eligible retirees while supplying a retiree advocacy and navigation service that goes substantially beyond industry standard customer service models. Seniors simply do not have the resources they need to successfully navigate the complex health and Medicare landscape. Industry standard customer service models are not built for the complexity of the challenges retirees face, nor do they have the capability or capacity to provide retirees with the time and effort needed to adequately answer their questions and resolve their concerns. RetireeFirst delivers these resources and fills the gaps of traditional customer service models by providing a group of licensed, AHIP-certified Medicare subject matter experts that retirees can call with any question, issue, or challenge they experience throughout their health and Medicare journey. Retirees are never met with an IVR or call prompts. They are immediately connected with a live U.S.-based Advocate and can speak to the same Advocate every time they call. In fact, our telephonic technology recognizes the incoming phone number and will route the retiree directly to the last Advocate they spoke with, reducing confusion and ensuring a seamless service experience.

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We know that each retiree plan has its own distinctive characteristics and prerequisites which must be met to achieve long-term success. Our team of licensed and AHIP-certified professionals are eager and ready to serve the EBD and assist all State and Public-School retirees in understanding the benefits available to them through their Medicare Advantage plan. We meet retirees where they are, communicate with them, and hold their hand every step of the way.

Background and Objectives

The following are the key elements and current dynamics where Retiree First can support the EBD's Medicare Advantage plan offering.

The EBD transitioned to a Medicare Advantage Plan with UnitedHealthcare effective 1/1/2023. There are approximately 15,500 eligible Arkansas State Employee (ASE) retirees and dependents, and approximately 17,500 eligible Public School Employee (PSE) retirees and dependents, totaling approximately 33,000 eligible participants. The population primarily resides within Arkansas with a smaller subset living out of state. The move to Medicare Advantage has been challenging for many retirees to understand causing approximately 16,000 combined retirees to opt-out of this new coverage option, costing EBD valuable taxpayer dollars. There are also Pre-65 retirees continuing to age into Medicare, approximately 80-85 per month, who require support with their initial Medicare Part A & B enrollment, and critically timed education on the Medicare Advantage plan now that they are Medicare-eligible. Based on a Segal analysis performed prior to the RFP release, **approximately every 1,000 additional retirees enrolled in the MA plan could save the State an additional \$1.5M annually.**

This represents a tremendous return on investment opportunity by engaging RetireeFirst to provide expertise and education to each retiree, take the time to compare their benefit options side by side, perform physician and drug look up to ensure network and formulary coverage, provide education, answer questions, and resolve retiree concerns to increase MA enrollment.

Description of Services

Here is an overview of services RetireeFirst is proposing to be included and performed as part of this pilot:

- **Communication and Education Support for retirees aging in:**
 - Multipronged, multi-attempt proactive outreach via phone, mail, and other mediums to educate retirees on the benefits of the MAPD plan.
 - Customized educational webinars as needed for retirees becoming Medicare eligible.
 - Customized Age-in Letters

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- Provide one-on-one retiree education on Medicare Advantage plan, including physician and medication lookup to ease retiree and dependent anxiety and increase comfort level with the MAPD plan.
- Guide Eligible Members and Dependents turning 65 through initial Medicare and group Medicare Advantage enrollment.
- Help members with obtaining and keeping Medicare eligibility and enrollment per CMS requirements.
- Interface directly with Social Security and CMS on behalf of Eligible Members to resolve any enrollment issues.

RetireeFirst will provide senior leadership engagement for the EBD team throughout the pilot, including David Zawrotny, Chief Service Officer, and Christina Matty, Senior Vice President – Client Services.

Engagement Timeline and Strategy

RetireeFirst proposes a pilot term of May 1, 2024, through August 31, 2024. During this time RetireeFirst Advocates will proactively outreach to members up to 3 months prior to their 65th birthday to assist them through their initial Medicare A & B enrollment, educate the member on MAPD benefits, answer questions and resolve member concerns related to the MAPD, and assist the member with their group MAPD enrollment. EBD to provide eligibility and contact information to RetireeFirst for any retiree, spouse, or dependent who will be aging into Medicare over the four-month term of the pilot.

Summary

Our service teams are licensed, AHIP certified health professionals as well as experts in all details of the Medicare system. These professionals provide service to retirees because they understand the unique health, financial, and service needs of older and disabled Americans. Advocates also receive special sensitivity training to enhance their ability to aid retirees with the physical, emotional, and social issues associated with aging.

We take the time to develop real relationships with your retirees, which is critical in carrying out the Services we have outlined above, something RetireeFirst is uniquely qualified to do. As previously outlined, there are tremendous savings available by engaging RetireeFirst to serve as an extension of the EBD team in maximizing participation in the Medicare Advantage plan and RetireeFirst is committed to securing these savings on EBD's behalf. RetireeFirst will provide all outlined services at a cost of **\$12,375 per month for May through August 2024**. This would represent a **total pilot cost to the EBD of \$49,500**.

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As the pilot reaches maturity in July 2024 and positive results have been achieved, it is our hope that we can expand our partnership with the EBD by adding robust plan administration and open enrollment support, and our full suite of retiree advocacy services for you and your retirees. As outlined above, savings from increased MAPD enrollment will more than cover the cost of RetireeFirst's services and provide added annual savings to the EBD. With our strong onsite, online webinar, and one on one telephonic outreach support for the upcoming 2024 open enrollment period, we can contribute significantly toward EBD's enrollment goals and are willing to place performance guarantees and dollars at risk to achieve these results as part of a full-service package.

We hope this service outline meets with your approval and look forward to working shoulder to shoulder with the EBD in support of your valued retirees.

Very sincerely yours,



Colby Heiner

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