

WHAT ABOUT MEDICARE ADVANTAGE PLANS?

Many retirees have been receiving information about Medicare Advantage plans. These plans are being offered by many insurers in Maine. Retirees are asking if a Medicare Advantage plan makes sense for them.

The State Employee Health Commission's retiree members, Dick Hodgdon and Freeman Wood, have asked that we set the record straight.

As a retiree member of the State employee health plan there are a few things you should remember. First, the State pays for the premium for retirees enrolled in the Medicare group companion plan. The State only pays the premium for the group plan offered by the State Employee Health Commission. If a State retiree enrolls in a private Medicare Advantage plan, the retiree will pay the full premium for that plan. If the State is currently paying your retiree health insurance premium, you should continue that coverage.

If you are a surviving spouse paying the full premium, you may want to look at the Medicare Advantage plans as an option. Please remember that, as a surviving spouse, if you drop your coverage sponsored by the State of Maine, you will not be eligible to re-enroll in the State plan at a later date.

What about the Medicare Part B premium? Regardless of whether you are enrolled in the State group companion plan or a Medicare Advantage plan, you will still pay the monthly Part B premium.

Will the State Employee Health Commission offer a Medicare Advantage plan? The Commission just voted to go out to bid to ask for proposal for a Medicare Advantage plan. The Commission will be looking to duplicate current benefits and prescription drug coverage. A Medicare Advantage plan may be available for 2009.