

# Towson University Retired Faculty Association (TURFA) Fall Forum

## Making the Transition to Medicare Part D Prescription Plans for Maryland State Retirees

### Important Things to Remember

- You **MUST** choose a new Medicare Part D prescription plan by December 31, 2024. You will **NOT** be automatically transferred to a new plan.
- Open enrollment to choose a new plan began on October 1st and ends on December 31st for those enrolled in the State's SilverScript plan for retirees.
- If you currently have a family plan, each Medicare-eligible member of your plan **MUST** enroll in a separate Medicare Part D plan.
- You **MUST** enroll through the Via Benefits system and maintain your group medical coverage (supplemental health insurance) through the State of Maryland to have access to the State's Health Reimbursement Arrangement (HRA) or Life-Sustaining Prescription Drug Assistance Program, if you are eligible for these benefits.

**Via Benefits** is a product of **Extend Health, LLC** a WTW (Willis Tower Watson) Company whose "Medicare exchange is the oldest and largest Medicare exchange supporting more than 750 employers including 125 public sector clients." Since 2006, they have supported "nearly 2.5 million retirees through their transition to the individual marketplace." (DBM Email) Via Benefits will:

- provide one-on-one advising to help retirees identify and select Part D plans,
- provide educational services to help retirees understand the transition process,
- manage the Health Reimbursement Arrangement (HRA) accounts, and
- provide ongoing help and advocacy for future Part D selections.

### Steps for Selecting a New Medicare Part D Prescription Plan

1. Gather the information you need, including the following:
  - a) your Medicare card (Parts A & B) with your Medicare ID number,
  - b) a list of all the prescriptions you take that includes their name and their dosage information, and
  - c) the names and addresses for up to three local pharmacies that you are likely to use and, if you wish, one mail order pharmacy.
- 2) Create an account on the Via Benefits website (<https://my.viabenefits.com/Maryland>) and create a user profile in the Profile section of the home page of the website.
  - a) Your user ID will be your email address.
  - b) You will be asked for basic identifying and contact information.
  - c) You will also need to sign disclaimer statements electronically and choose who is authorized to access your information.
- 3) In the Shop for Plans section of the home page, enter your prescription information into the Via Benefits website. You will enter the following for each of your prescriptions:
  - a) the name of the drug (enter the generic name if you can take the generic version),
  - b) the dosage, and
  - c) the quantity and frequency of refills. For example, if you take one pill per day enter 30 for quantity and "Every 30 Days" for frequency.
- 4) Enter the names and address of up to three local pharmacies you are likely to use and, if you wish, one mail order pharmacy.
- 5) You can also set your contact preferences (email, text, USPS, etc.) in the Permission to Contact You section of the Via Benefits website.
- 6) Schedule a one-on-one enrollment appointment with a Via Benefits advisor in the Speak to an Expert section of the home page. You can also set up an appointment by calling **1-855-556-4419 (TTY: 711)** Monday through Friday, 8 am to 7 pm Eastern Time.

## **Paying for your Medicare Part D Prescription Plan**

You will not be able to pay for your Part D plan premiums through deductions from your pension payments.

You must arrange a payment plan with your Part D insurance provider. Most plans will allow monthly direct withdrawal from a bank account. You can also elect to pay monthly with a check. It is possible to have your premium deducted from your Social Security payment, but Via Benefits does not recommend this. Ask your Via Benefits advisor about this, if you are interested.

## **State of Maryland Financial Assistance Programs**

The State of Maryland offers two financial assistance programs for the eligible state retirees. You must meet the following eligibility requirements to qualify for these programs.

You qualify for the **Health Reimbursement Arrangement (HRA)**

- if you were hired on or before June 30, 2011,
- and you retired on or before January 1, 2020.

You qualify for the **Life-Sustaining Prescription Drug Assistance Program**

- if you were hired on or before June 30, 2011.

To be eligible for either of these financial assistance programs

- you must maintain your group medical coverage (supplemental health insurance) through the State of Maryland, and
- you must sign up for your Medicare Part D plan through Via Benefits – not through Medicare directly.

## **The Health Reimbursement Arrangement (HRA)**

If you qualify, the HRA is a special account that will provide \$750 per year for an individual Medicare-eligible retiree, or \$2,000 per year for a family with two Medicare-eligible retirees, and \$2,000 per year for each additional Medicare-eligible dependent. The retiree and the dependents will share a single combined HRA. The HRA cannot be used to pay for your Medicare Part D prescription plan monthly premium. It can be used to pay for Medicare-eligible costs including:

- your deductible,
- your copays and coinsurance for drugs covered by your Part D plan, and
- prescription drugs not covered by your Medicare Part D plan.

## **The Life-Sustaining Prescription Drug Assistance Program**

The Life-Sustaining Drug program will reimburse eligible retirees for expenses related to a life-sustaining prescription drug that is not covered by your Medicare Part D plan but is covered by the State-sponsored prescription drug plan. This is a new program and at this time there is no more information about how a life-sustaining drug is identified or the process for receiving payment. The Department of Management and Budget says that it will provide more information on the Life-Sustaining Prescription Drug Assistance Program by December 1<sup>st</sup>.

## **In Conclusion**

- You must choose a new Medicare Part D prescription plan by December 31, 2024.
- If you are eligible for the HRA or the Life-Sustaining Drug Program, you must maintain group medical coverage (supplemental health insurance) through the State of Maryland and you must enroll in a Medicare Part D plan through Via Benefits to have access to these benefits
- You will pay the full retail price of drugs not covered by your Part D plan and these expenses are not covered by the Medicare cap on out-of-pocket expenses. Sometimes, plans with low premiums and deductibles end up costing you more because they cover fewer drugs.
- It's a good idea to stock up on prescriptions in December, if you can, in case there is any delay in processing your application for a new Part D plan
- Be sure to tell your pharmacies that you have a new prescription plan and give them your new Part D insurance ID numbers in 2025.

## **Resources for More Information**

- Via Benefits Website <https://my.viabenefits.com/Maryland>
- Maryland Department of Budget and Management Retirees Website <https://dbm.maryland.gov/benefits/Pages/Retirees.aspx>
- Medicare Plan Comparison Website <https://www.medicare.gov/plan-compare/#/?lang=en&year=2025>
- You should also Attend one of the many in-person information sessions being offered around the state by Via Benefits and DBM. You can see the dates and locations for these sessions and register for one in the [Important Information](#) section of the Via Benefits website.