

HPRS Medicare Connector - Frequently Asked Questions (FAQs)

What is the Medicare Exchange?

The Medicare Exchange refers to the health care marketplace where individual Medicare plans are available. The Medicare plans are accessed through a marketplace vendor who enrolls Medicare-eligible retirees into individual Medicare plans. The vendor that HPRS has partnered with to accomplish this is Via Benefits. Via Benefits is not an insurance provider. Via Benefits contracts with multiple insurance carriers to provide a variety of plans. Via Benefits also manages the reimbursement of eligible expenses such as premiums to the retiree through a health reimbursement arrangement (HRA).

What is a Health Reimbursement Arrangement (HRA)?

An HRA provides tax-free reimbursement for qualified medical expenses, such as monthly insurance premiums, deductibles, co-insurance, and copays, incurred by eligible retirees and their dependents. The member must pay for all expenses up front, and then seek reimbursement by providing the supporting documentation. Expenses are deemed eligible for reimbursement based on IRS guidelines. Only HPRS can contribute funds to the HRA; retirees cannot add their own funds.

Will my new plan be as good as my current plan?

You will find plans that offer benefits similar to your current health plan, and you may also find plans that provide a better match for your needs. Because multiple options are offered, you'll be able to find a plan that closely matches your specific medical and financial requirements.

Are my options and rates affected by my current or past health?

No, not as long as you enroll in an individual Medicare plan during your enrollment period and before your current health plan expires. During this time, insurance carriers cannot deny your application or charge you more because a doctor has treated you for a health condition. Moreover, Medicare Advantage plans are guaranteed issue, and are not impacted by pre-existing conditions.

Can I enroll in a Medicare plan online?

In most cases, the plans offered are available for online enrollment. Once you've created an account, you'll be able to use our online tools to consider different Medicare plans side by side. The website makes it easy to compare plans based on where you live, the doctors you wish to continue seeing, and the prescription drugs you use.

Do my dependent and I need to enroll in the same plans?

No. You and your Medicare-eligible covered dependent can choose to enroll in different plans.

What can I expect to pay for my new plan?

Your rates for your new plan will depend on the coverage you select. Your benefit advisor at Via Benefits will assist you in selecting plans based on your medical and financial needs.

How long does enrollment take?

Most people complete their enrollment in one call, and most calls average slightly more than one hour. Your call may be shorter if you complete your personal profile in advance. The “Enrollment Guide” that is mailed to all applicable members provides information on the online tools available through Via Benefits.

Can I continue to see my current doctor?

Yes, if you select the appropriate plan. Please make sure you let the benefits advisor know during your call that you want to continue to see your current doctor(s).

Are Medicare eligible retirees required to select a health care plan through Via Benefits to be eligible for any reimbursement from HPRS?

Yes, Medicare eligible retirees will be required to access their health care through Via Benefits to be eligible for a Health Reimbursement Arrangement (HRA). Not only is this the most cost-effective method for providing the benefits, Via Benefits provides education, support and other resources that help retirees understand and navigate health plan options.

Will retirees receive HRA deposits for spouse or dependent children?

No. Only the retiree will receive an allowance, however, retirees will be able to use HRA dollars to be reimbursed for qualified medical expenses incurred by an eligible spouse or dependent.

Will there be assistance with helping retirees in choosing a health care plan?

Yes. Via Benefits has licensed agents (benefit advisors) that are skilled in helping Medicare eligible retirees select the plan that best meets their individual needs. A trusted family member or friend can be involved to help with the process. Via Benefits experiences a current first call resolution for retirees selecting health care plans of 94%.

Will I receive a tax credit, as I have in the past, for the health care premiums paid?

No. Reimbursements from the HRA for premiums come from tax-free dollars.