

## **Super Saver Guide:**

### **What to do if I already have another kind of Healthcare?**

The Super Saver program is a huge victory for our Union. If you already lost Union health insurance in 2020, you may have already made another healthcare plan before we won Super Saver as an option. For each of these healthcare programs you've already enrolled in, we'll provide you with some considerations and guide you on how to switch over to Super Saver.

#### **If you are uninsured, and/or using FQHCs:**

- *Considerations:* Switching over to Super Saver is a good option because it's affordable, and it is the same good-quality care as your previous Union health insurance.
- *How to Move to Super Saver:* Buy Super Saver normally by calling (855) 321-4373 or visiting [www.UHH.org/SuperSaver](http://www.UHH.org/SuperSaver).

#### **If you are on COBRA:**

- *Considerations:* Super Saver will be far cheaper (i.e. \$59, \$80, or \$107 per month instead of \$500)! On Super Saver, you will also likely be able to cover your whole family, because whoever was covered before your Union healthcare ended will be covered on Super Saver. In comparison, you may have chosen not to cover your whole family under COBRA because of the cost.
- *How to Move to Super Saver:* If your Union health coverage ended between June 30<sup>th</sup> and November 30<sup>th</sup>, 2020, you can buy Super Saver coverage normally. You will be able to stop your COBRA coverage for the 4 months of Super Saver. Once Super Saver coverage ends, you can re-enroll in COBRA for up to 18 months.
  - o If your Union health coverage ends between December 31<sup>st</sup>, 2020 and September 30<sup>th</sup>, 2021, then you cannot enroll in COBRA first. If you want Super Saver coverage, you have to buy that first. After your Super Saver coverage ends, then you can enroll in COBRA coverage.

#### **If you are on MEDICAID:**

- *Considerations:* Under Medicaid, most family members may be covered, it is affordable, and people will have access to the Union health clinic on Wabash. There are some people who may want to considering buying Super Saver anyway, including:
  - o People who have dependents who are 1) 19-25 years old 2) who can't be covered on their parents' Medicaid accounts, 3) and were previously enrolled in the Union healthcare. These dependents would be automatically enrolled under Super Saver.

- People with medical conditions who have a treatment plan or doctors they like under the Union insurance, and want to have that insurance for another 4 months.
- *How to Move to Super Saver:*
  - Buy Super Saver normally.
  - When you have private insurance (like Union insurance), Medicaid will always be the last insurance that gets billed. If you are buying Super Saver for January 2021 cover, then on 1/1/21, you need to call Third Party Liability and tell them that you are re-enrolled in your BlueCrossBlueShield Union health insurance. That will move Medicaid to be your secondary insurance. If you are enrolled in an MCO, this will un-enroll you from that MCO.
    - To call Third Party Liability, call **217-524-2490**, and Press **1** for English or **2** for Spanish. Then Press **4** for “Third Party Liability Insurance.”
    - Tell them you have regained coverage from your Union health insurance. You’ll give them either your Medicaid Recipient ID number or your Social Security number.
    - If you call at a high-volume time (especially mid-day), there’s no option to leave a message – it will just hang up on you. Try again at another time that is outside high-volume hours, such as early in the morning. They take calls Monday-Friday from 8:30am-5pm.
  - Then, once Super Saver expires (4/30/21), you need to call Third Party Liability again to tell them that you have lost your private Union insurance and need Medicaid to become your Primary insurance. You also will have to re-enroll in an MCO (such as BlueCross BlueShield).
  - Do this for any family members who are covered by Medicaid. i.e. if you do not have Medicaid, but your kid does, you need to follow these steps to let Medicaid know about your kid getting back on Union insurance.

### **If you are on MEDICARE:**

- *Considerations:* Medicare only covers you, but Super Saver will cover the dependents who were on your previous Union health insurance. For example, you got Medicare because your Union health insurance ended, but since your spouse is under 65, he or she and is now un-insured. If you buy Super Saver coverage for January 2021, your spouse can get coverage for 4 months in a row (through the end of April 2021). However, if you do this, you’ll pay for **both** Medicare for yourself and Super Saver for you and your spouse (or other dependent(s)) for those 4 months.
  - **Do not** cancel your Medicare and try to re-enroll after Super Saver expires. It can take two months to un-enroll and another month or two to enroll again.

Un-enrolling also opens up the chance that the next time you try to enroll, you could be denied for Supplemental Medicare insurance or charged a much higher premium. That's why it's best to stay on Medicare for the 4 months you're on Super Saver, if you decide to enroll.

- If you're the only one who was on your Union health insurance, and you're now on Medicare, signing up for Super Saver would mean that you are paying for double coverage for yourself. This would not make sense for most people.
- *How to Move to Super Saver:*
  - If you have both Medicare and Super Saver coverage, Super Saver will be the first insurance that gets charged. That means you won't pay as much out of pocket based on the health services you use as you would under Medicare. To stay on Medicare while you have Super Saver coverage, you **must** call the Medicare Benefits Coordination and Recovery Center (1-855-798-2627) around January 1<sup>st</sup>, 2021. They keep tabs on what insurance you have. Tell them that you are back on your Union health coverage for 4 months.
  - You will also need to call Medicare at the end of Super Saver coverage.
  - This call will adjust your billing for all parts of your Medicare, including Supplemental insurance.
  - If all of 4 these situations apply to you:
    - Recently lost Union healthcare,
    - Are eligible for Medicare,
    - Have not yet filed for Medicare,
    - And you want to get Super Saver coverage,

Then you can buy Super Saver for January 2021, but you should still make a plan to enroll in Medicare at some point during your time that you're covered under Super Saver. You have 8 months from when you lost Union insurance to file for Medicare Parts A and B without a penalty.

The best time to buy Supplemental Insurance with your Medicare is in your Open Enrollment Period, which is 6 months after you're both 65 and over, and have enrolled in Medicare Part B. This period can't be changed or repeated. For example, if you lost your Union coverage on October 1st, 2020, you would have until the end of May 2021 to enroll in Medicare Part B without a penalty, and you would then have another 6 months from whenever you enroll in Part B to enroll in Supplemental Insurance without restrictions. This 6 month period is important because after this enrollment period, you may not be able to buy a Supplemental Insurance policy. If you're able to buy one, it may cost more due to past or present health problems. However, even if you have health problems,

during your Medigap open enrollment period you can buy any policy the company sells for the same price as people with good health.

### **If you have ACA/Obamacare/Marketplace coverage:**

- *Considerations:* You have the option of ending your Marketplace insurance early so that you can buy Super Saver coverage. Super Saver will likely be much cheaper than Marketplace insurance and will cover more services at a lower cost. If you choose to do this, you should end your Marketplace coverage effective December 31<sup>st</sup>, 2020 and begin your Super Saver coverage as of January 1, 2021. This means that you have to buy Super Saver coverage between December 5<sup>th</sup> and December 20<sup>th</sup> and make your payment by December 20<sup>th</sup>, 2020 to UHH. You can then re-enroll in Marketplace coverage at the end of your Super Saver coverage. That said, the Supreme Court will soon hear and decide a case about Obamacare, that could dramatically change the Marketplace and the plans available (or if any plans are available at all). Any change to the ACA/Obamacare may impact how you must navigate the Marketplace and Super Saver. We will provide additional information, as needed.
- *How to Move to Super Saver:* If you already enrolled in ACA/Marketplace insurance, and now want to get on Super Saver in January 2021, here's what you need to do:
  - o Tell your Marketplace insurance by December 15<sup>th</sup>, 2020 that you do not want to renew your plan for 2021, and you'd like to terminate it on December 31<sup>st</sup>, 2020. You can do so online in your Marketplace account, or you can call 1-800-318-2596.
  - o If your Super Saver ends at the end of April 2021, and you want to then return to Marketplace insurance again, you'll be able to do so. Each time you lose health insurance through the Union, you get a 60-day Special Enrollment Period to enroll in Marketplace insurance. So, if you want to enroll in Marketplace again after Super Saver, you should go back to your Marketplace online account between April 1<sup>st</sup> and April 14<sup>th</sup>, 2021 and enroll in the plan you want. Coverage would start on May 1<sup>st</sup>, 2021.
  - o The cost of your Marketplace plan as of April 2021 may be different than it is now, as the pricing can change each year.