

Foreign Service Retiree Association of Florida Annual Meeting January 15, 2021

Getting the Most Out of Your FEHB Plan

Presented by the American Foreign Service Protective Association

Impact of COVID-19 on Healthcare and the FEHB

- Cost of testing on the plans
- Cost of vaccines is split with the government paying ingredient costs and plans paying administration costs for now
- Cost of care will run into the millions of dollars and Plans should have taken this potential into consideration in 2021 (and 2022 and beyond) premium.
- Delayed treatment for other needs may result in more serious and/or chronic conditions
- Then there are new technologies not related to COVID
 - Specialty Drugs
 - Gene Therapy
 - Immunotherapy

Understanding the Programs and Services Available to You

- Telehealth – virtual visit with a provider through a vendor
 - Many plans already had benefit, but may have increased benefit during COVID
 - Recommend registering now, before your first visit
- Telemedicine – virtual visit with established provider or PCP
 - Many plans received emergency approval from OPM to offer due to COVID
 - Some plans received 2021 approval – but at normal cost-share, like any other visit (may be subject to deductible, coinsurance and copays)
- Nurse and Social Worker Support
 - Help with matching patient needs to available benefits
- Benefits
 - Alternative Treatments – chiropractic, acupuncture, massage therapy
 - Hearing Aids
 - Ancillary offerings – discounts on classes, equipment, etc.

Collaboration on Chronic Conditions

- Health Coaching to help you get health and stay healthy
- Specialized programs to help manage conditions like HBP and Diabetes
- Cancer support programs
- Pain Management Programs offer innovative benefits and programs to manage chronic pain, such as non-pharmacological modalities, injection therapies, medical devices like nerve stimulators, and additional chiropractic and alternative visits.

Using the Plan's Wellness Programs

- Health Risk Assessment (HRA) and Biometric Screening
- Coaching
- Health Action Rewards
 - More reward opportunities
 - Plans are making it easier for members to claim rewards

TIDBITS

- HIPAA-3 form – required for Plans to discuss your claim and care with family members
 - Contact your plan so they have this on file
 - For Foreign Service Benefit Plan members, visit https://www.afspa.org/fsbp_detail.cfm?page=Helpful-Links
- Prior authorization for Rx requires annual renewal – contact your provider in time

Medicare and FEHB Update for 2021

- Increase in Premium for Higher Income Enrollees
- Increase in Part A and B deductibles (most covered by FEHB Plans)
- Provider Types (3)
- INCENTIVES for Part B Enrollment
 - Copay, coinsurance or deductible waivers
 - Lower Prescription Copays
 - Reimbursement for portion of Medicare Part B Premiums
- NO Requirement to Enroll in Part B (except Tricare)
 - FEHB offers same benefits for retiree as active employee with limited liability protection (5 CFR §890.905 law)

This is a general summary of the FEHB 2021 Initiatives and Benefits. Please refer to your specific health plan for details. For the 2021 Foreign Service Benefit Plan brochure, please go to www.afspa.org/fsbp.