

## **HUMANA FAQ'S FOR RENSSELAER COUNTY MEDICARE RETIREES**

### **How do I enroll in the Humana Plan?**

You do not have to do anything to enroll in the Humana plan. Enrollment will be automatic. You may be receiving a cancellation notice from Aetna. This is a formality and a routine requirement of Medicare. Do not be alarmed if this notification arrives before your new enrollment information from Humana. You will not have any breaks in your coverage.

If you **DO NOT WANT** the Medicare Advantage plan through Humana, you must contact Beth Breen from Capital Benefits at 518-283-6650 ext. 1 no later than November 15, 2020. Should you decide to discontinue your benefits with Rensselaer County and you need to purchase alternate coverage, you may refer to the United States Government website: [medicare.gov](http://medicare.gov) to research other options that may be available to you.

### **When will I get my new Humana card and Information?**

A packet of detailed plan information will be sent to you directly from Humana in early November. Please watch your mail carefully for your packet. Your ID card and complete Evidence of Coverage (benefits booklet) will follow in a separate mailing in December.

### **How do I get more information?**

Unfortunately, the Coronavirus Covid-19 restrictions will prevent us from conducting our in-person meetings this year. **However, Humana will be hosting virtual presentations on December 3rd at 10:00 AM and December 4th at 1:00 PM.**

You can register for these presentations by calling:

**1-800-308-9964 (TTY: 711)**

OR

**1-800-308-9964 (TTY: 711)**

Monday – Friday, 8 a.m. – 9 a.m. Eastern time

If you are unable to join us for one of these presentations, we urge you to check the Website: [rensco.capben.com](http://rensco.capben.com) for information and updates throughout the transition. This will be your primary source of information and we will be updating the site regularly as new data is provided to us. We will be posting Frequently Asked Questions (FAQ's) as they arise and feel most of your concerns will be addressed there.

### **Will my current Doctor(s) accept Humana?**

As long as your Doctor accepts original Medicare, they should accept Humana just like they do Aetna. All they have to do is bill Humana. When you visit any Doctor or other provider for the first time in 2021 please remember to tell them that you have a new Medicare Advantage plan and give them your Humana ID card.

### **Will my Co-Pays at the Doctor's Office Change?**

**No, your co-pays will be the same. PLEASE NOTE THAT THE CO-PAY RANGE YOU SEE ON THE MEDICAL BENEFIT SUMMARY ON THE [rensco.capben.com](http://rensco.capben.com) website AND WHICH YOU WILL RECEIVE IN YOUR INITIAL MATERIAL FROM HUMANA, IS TO MAKE YOU AWARE THAT YOUR OUT OF POCKET EXPENSE CAN VARY DEPENDING UPON LOCATION/FACILITY WHERE YOU HAVE CERTAIN PROCEDURES PERFORMED. YOU WILL BE RECEIVING A MORE DETAILED DESCRIPTION OF BENEFITS WHEN YOUR ID CARD IS MAILED TO YOU LATER.**

### **Will I lose any of my current benefits?**

No. Your benefits will remain the same.

### **Will I still have access to Silver Sneakers?**

Yes. Humana participates with the Silver Sneakers Program.

### **Will I have to change Pharmacies?**

No. Humana has an extensive list of participating pharmacies that include most of the major chains as well as many of the smaller specialty pharmacies in the area. A list of local pharmacies is posted on the [rensco.capben.com](http://rensco.capben.com) website. Simply give your new Humana ID card to your pharmacy when you visit after January 1, 2021.

### **Will my prescription co-pays change?**

Your prescription co-pays will remain the same unless there is a formulary change. When you receive your plan packet from Humana, please reference the enclosed formulary to make sure your prescriptions remain in the same tier. Note that all generic drugs will have \$0.00 co-pay. This is an enhancement from the Aetna plan.

### **Will I need to obtain new prescriptions?**

No. You should be able to give your new Humana card to your pharmacy for processing. Some of your prescriptions may require step therapy or prior authorization. You can review Humana's formulary to check if your prescriptions have these requirements. The complete Humana Formulary is posted on the [rensco.capben.com](https://www.rensco.capben.com) website.

### **What about Mail Order prescriptions?**

If you are currently getting your prescriptions through the mail order program offered by Aetna, you will need to obtain a new prescription to participate in the Humana mail order program. Information regarding this will be sent to you directly from Humana closer to the January 1, 2021 enrollment date. They will instruct you exactly how to proceed.