



## TRAIL Health Insurance Update

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September 20, 2022

IRTA Members,

Central Management Services (CMS) indicated that the current Medicare Advantage Plan (MAPD) contract with United Healthcare is set to expire on December 31, 2022. During this process, CMS chose to end the State's relationship with United and chose Aetna to become the new, sole MAPD provider. Just like United Healthcare's MAPD plan, Aetna's plan will not include vision or dental. In addition, during this process, CMS chose to no longer provide an HMO option.

Under the new contract, premiums will decrease, while out-of-pocket maximums and deductibles will stay the same. Some aspects of the program may also change such as which drugs are formulary and which doctors are considered in

network. Members should discuss these changes with their healthcare team to understand how if at all, these changes could affect them.

CMS also stated that no action will be required unless a participant wants to opt out of the Aetna MAPD PPO Plan. If you and your Medicare-eligible dependent(s) are currently covered under the United Healthcare MAPD Plan or a MAPD HMO Plan, you and your Medicare-eligible dependent(s) will be automatically enrolled in the Aetna MAPD PPO Plan with coverage beginning January 1, 2023.

Sincerely,  
Jim Bachman  
IRTA Executive Director

