

Frequently Asked Questions

Q. What is a Medicare Advantage Plan?

A. A Medicare Advantage health plan is an alternative to Medicare Parts A and B and is offered by a private insurance company but approved by Medicare. Some Medicare Advantage Plans have extra services, enhanced benefits, prescription drug benefits, fixed costs, limits on out-of-pocket expenses, and worldwide coverage for emergency and urgently needed care. If you join a Medicare Advantage Plan, you still have Medicare. You'll get your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage from the Medicare Advantage Plan, instead of Original Medicare.

To enroll in a Medicare Advantage plan you must have both Medicare Part A and Part B.

Q. Can I enroll in more than one Medicare Advantage Plan?

A. No. You may only be enrolled in one Medicare Advantage plan at a time. Enrolling in a second Medicare Advantage Plan will disenroll you from the first.

Q. Will I lose my Original Medicare if I join the Humana Medicare Advantage plan?

A. No. While on this plan, Humana replaces your Original Medicare benefits. However, you must continue to be enrolled in Medicare Part A and B and must still pay your Part B premium to Medicare. If at any time you lose or cancel your Humana Medicare Advantage Plan, you will return to Original Medicare. Please notify your benefits administrator if you decide to cancel your coverage.

Q. What are my plan options with Humana Medicare Advantage?

A. East Baton Rouge Parish School System has chosen Humana to offer the Humana Medicare Advantage Employer HMO (Health Maintenance Organization) and PPO (Preferred eProvider Organization) Plans with Prescription Drug coverage.

Q. What is the difference between a Medicare Advantage HMO and PPO Plan?

A. An HMO (Health Maintenance Organization) Plan features specific lists of doctors, hospitals, and other providers that you must use to receive benefits except in emergency situations. You will choose a primary care doctor and may need a referral from your primary care doctor for certain benefits and services.

With a PPO (Preferred Provider Organization) Plan you may see both in and out of network doctors as long as the out of network doctor accepts Medicare and agrees to bill Humana. However, the amount you pay may be higher when services are received from an out of network doctor. You're not required to choose a primary care doctor and referrals are not needed.

Q. How do I know which plan is right for me?

A. In the next few months, more information will be posted on East Baton Rouge School System's website. This will include plan benefits and other plan details which will help in your selection of the right plan for you.

You will also be given the opportunity to attend seminars that will be held later this summer at the IRC (Instructional Resource Center). Humana Representatives will be at the seminars to help you choose the right plan for you and answer questions you have about the plan or your specific needs.

Q. How can I find out if my doctors are in Humana's network?

A. Before the seminars that will be held later this summer, you will receive an enrollment kit in the mail. The kit will have detailed information about both plans offered to you by Humana and include a provider directory. You can search for your doctors in the directory to see if they are in-network. You may also find Humana providers online at humana.com.

Q. Are there certain dates for me to choose this plan?

A. Yes. You will be able to choose your plan during the initial Open Enrollment Period. An Open Enrollment Period is a range of dates when you are able to select, waive or change your Medicare Advantage Plan. Dates of the Open Enrollment Period will be announced in the next few weeks.

Q. How do I enroll in the plan?

A. If you are currently enrolled in Medicare Parts A and B and are a member in the East Baton Rouge School System retiree medical plan, you will automatically be enrolled in the Humana Medicare Advantage Employer PPO Plan. If you would like to keep the Humana Medicare Advantage Employer PPO Plan there is nothing you need to do. If you do not want the Humana Medicare Advantage Employer PPO Plan, you will have the choice to "buy down" to the Humana Medicare Advantage Employer HMO Plan, "buy up" to the Blue Cross Blue Shield Plan you are currently enrolled in or opt out of coverage through East Baton Rouge

School System altogether. More information will be announced in the next few months, including how to opt out, "buy up" or "buy down" if you choose to do so.