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Reduce out-of-pocket costs for retirees without increasing premiums

Louisiana State University retirees receive robust benefits and service with retiree-focused Medicare Advantage

Describe the importance of potential cost and time savings in relation to health care benefits for both LSU retirees and current staff.

One of the things that excited us about bringing on the UnitedHealthcare® Group Medicare Advantage PPO plan is that we were able to offer our retirees fewer out-of-pocket costs and stronger nursing staff support—without increasing premiums—over a two-year period. The Medicare Advantage plan is 100 percent focused on the Medicare Eligible population with regard to customer service care management for every aspect of the retiree experience. UnitedHealthcare also offers a service account manager who acts as our go-to person for customer service for members and our staff. We also wanted to reduce our liability, which we did by \$62 million with this plan. We were expecting it to be around \$40 million, so we were pleasantly surprised.

What was the transition to UnitedHealthcare's Medicare Advantage like?

We designed a plan in partnership with UnitedHealthcare that provides an extremely generous benefit. In a sense, it pays 100 percent of everything for the member. UnitedHealthcare helped us a great deal with the rollout. We sent out promotional mailings and had a robust customer service team traveling all over the state for us for the entire month of October, meeting with retirees. Retirees were concerned about losing their health care providers due to network issues, but UnitedHealthcare did a great job communicating with the providers prior to our plan going live and helping them understand that members are not restricted to the UnitedHealthcare network providers.

Have there been any ancillary benefits—besides cost and time savings—that LSU has realized with

UnitedHealthcare's Medicare Advantage that were not anticipated?

The UnitedHealthcare plan offers a pharmacy formulary that's tailored to the Medicare-eligible population. We felt confident knowing that UnitedHealthcare was offering an extra layer of protection to retirees. It's especially important for retirees because they can be vulnerable to medication side effects, drug interactions and even drug overdoses. We know that doctors manage patients' overall care, but to have UnitedHealthcare on the back end with the formulary offerings added an extra layer of protection for our retirees that we felt was very beneficial.

What kind of feedback has been received from both retirees and your staff regarding the holistic approach of Medicare Advantage, as opposed to a non-managed traditional Medicare secondary plan?

We had a very strong care management team for our active employees, but that model didn't work very well for our retirees on Medicare. All of their care is now integrated with Medicare Advantage, including pharmacy. We believe that the type of robust support UnitedHealthcare provides is critical to keeping our retirees as safe and healthy as possible. When they have complex medical issues, UnitedHealthcare is there to help our retirees navigate the sometimes overwhelming medical environment. So now that we have the Medicare Advantage plan, they really like having everything under one roof.



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