Coverage You Know and Trust

If you’ve worked with Health Alliance Northwest before, you know that member satisfaction is our top priority. We are constantly seeking to expand our network of providers and enhance our plan offerings.

With our group Medicare plans, we have stock options to choose from. We can also build custom plans for groups of 25 or more.

The Next Step in Benefit Offerings

With the baby boomer population comprising about 25% of the workforce, chances are you have a group of employees who are nearing retirement. Navigating Medicare and retirement health care options can be very confusing.

Group Medicare plans from Health Alliance Medicare can help you support your employees during this very important time in their life. It will help you retain talent and show appreciation for those who have given you their best years.

These plans can be offered at no cost to the employer and can even help the employer save money.

Local, Personal Customer Service

We provide local, personal customer service right here in Washington. When members call, they’ll speak with someone in either our Wenatchee or Yakima offices. Our customer service representatives are available Monday through Friday, 8 a.m.–8 p.m.

Provider Network

When you choose Health Alliance Northwest for your retirees, you’re giving them access to hospitals and other healthcare professionals who can provide top-notch care and services. Members can call us to request a provider directory or visit HealthAlliance.org/Group-Medicare for a full provider list.

Formulary

The Medicare Part D Formulary is a list of drugs covered by Health Alliance Northwest. Generally, we only cover drugs listed in the formulary. Visit HealthAlliance.org/Medicare-Group to view our formulary.

Perks

We offer a host of perks at no extra cost to help members save money and get healthy. See the “Perks” section for more information.
About Our Group Medicare Plans

Group Medicare plans from Health Alliance Northwest can help you support your employees once they become Medicare-primary eligible. This is the next step in benefit offerings. It will help you retain talent and show appreciation for those who have given you their best years.

How it Works

Employer Contribution toward Premium
You can contribute anything from $0 to the full amount toward enrollee premiums. If retirees within the organization qualify for different levels of employer contribution, you can establish those levels.

Billing Options
We can do a group bill or bill members individually.

Dedicated Employer Group Client Consultant
You have a single point of contact for any questions about group Medicare benefits. This representative can help with every aspect of your plan.

Low-Income Subsidy
Members may qualify for extra help from the federal government with paying their monthly premium and prescription drug copayments. If retirees qualify for assistance, the premium billed for those members will be reduced by the amount of assistance they receive. This can vary from member to member, and you must pass the subsidy to the member’s portion of the premium. State help may also be available.

Eligibility
Retirees are eligible for group coverage. If your group has fewer than 20 total employees, active employees ages 65 and over may also be eligible. Underwriting isn’t required. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicare or by another third party.

No Enrollment Lock-In
Retirees can enroll in Health Alliance Northwest at any time during the year. There are no participation requirements, and they are not limited to the Annual Election Period required for those on individual Medicare plans.

We Make it Easy

Plans that Fit
We work with you to find the plan that fits the needs of your organization. There are several stock plans to choose from, and we can custom-build a plan for groups of 25 or more. We also have plan options for employers with retirees who live outside Washington. And all our plans help reduce FASB/GASB liabilities and expenditures.

Less Paperwork
We administer the plan, which means less paperwork for you.

Member Materials
We send plan materials, including an ID card and policy (called an Evidence of Coverage) to all new members and upon renewal. Members on a Medicare plan receive a monthly Explanation of Benefits detailing monthly and year-to-date medical expenses. Members on a Medicare plan with pharmacy coverage receive a monthly Explanation of Benefits detailing monthly and year-to-date drug expenses.

Please note: If you have retirees who live outside Washington, talk with your client consultant about coverage options.
Comprehensive Medicare Advantage Plans

HMO

- Rx plans include medical and prescription drug coverage in one plan
- $0 Tier 1 preferred generic drugs at Walgreens and other preferred pharmacies (Rx plan members only)
- Members have one main doctor to manage their care
- Access to emergency and urgent care providers worldwide
- No medical deductible
- Health and savings perks included
- Can be sold to employers based in Washington with at least 51% of eligible employees residing in Medicare Advantage-licensed counties

HMO-POS (available in Yakima County only)

- Includes the best aspects of an HMO plan, plus more freedom
- Rx plans include medical and prescription drug coverage in one plan
- $0 Tier 1 preferred generic drugs at Walgreens and other preferred pharmacies (Rx plan members only)
- Members designate a primary care provider to manage their care
- Members can go out-of-network but save money by staying in-network
- Access to emergency and urgent care worldwide
- No in-network deductible
- Health and savings perks included
- Can be sold to employers based in Washington with at least 51% of eligible employees residing in Yakima County

Plan offerings differ depending on your service area; please refer to the plan inserts in the back of this brochure for specific plan information.

Help Members Bridge the Coverage Gap

Retirees can’t purchase prescription coverage through the coverage gap on their own. They can only get it through an employer plan. Some of our plans give your retirees this key coverage.
$0 Copay and More at Walgreens and other Preferred Pharmacies.
Members with Part D coverage can receive their Tier 1 drugs for $0 at Walgreens and other preferred cost-sharing pharmacies. Tier 1 drugs are some of our most commonly used drugs. In addition, members also receive a 90-day supply of any other covered medication for only two copayments when purchased at these preferred cost-sharing pharmacies. Members can continue to receive drugs from other network pharmacies.

Retail 90
Get a 90-day medication supply at non-preferred network pharmacies and through mail-order for 2.5 copays. If the pharmacy is preferred, like Walgreens, members can get a 90-day supply of medication for only two copays.

Medication Therapy Management
This program helps members who take multiple medications use them safely and effectively.
Perks

Health and Wellness Programs

Discounts
To help our members be their best and save money, we offer valuable discounts on:
• Prescription drugs
• Fitness club memberships
• Weight-loss programs
• Hearing aids
To learn more, go to HealthAlliance.org/Health-and-Wellness.

Be Fit
Members can get fit at the gym of their choice through our Be Fit fitness benefit. With Be Fit, your gym memberships and fitness class fees are eligible for monthly, quarterly or yearly reimbursement.
• Up to $360/year
• Freedom to pick your gym
Be Fit applies to standard fitness class and gym membership fees at non-residential commercial or community fitness facilities. Services that require additional fees, like personal trainers or personal equipment, are not eligible. Restrictions and rules apply.

Hearing Benefit
For greater savings than the discount provides, the TruHearing Select benefit offers Medicare Advantage members one routine hearing exam ($45 copay) and lowered rates on up to two TruHearing® Flyte® hearing aids per year.

Assist America®
When Health Alliance Medicare members are more than 100 miles from home, Assist America can help with:
• Guaranteed hospital admission
• Prescription assistance, if they forget or lose a prescription medication
• Transportation for a loved one to join the member if hospitalized for more than seven days
• Return of mortal remains, in the unfortunate event that a member passes away while traveling

Health and Wellness
As part of our disease management programs, we send members newsletters, brochures and reminders about important condition-specific topics like asthma, COPD, diabetes, blood pressure and cholesterol, as well as help to quit smoking.

Visit the Health and Wellness section of HealthAlliance.org for more information on disease management programs, weight-loss programs and fitness discounts.

Care Management
We support our members through every step of care with these programs, included in their coverage at no extra cost.
• Health coaching for help making healthier lifestyle choices
• Case management when they're receiving acute medical care or have a complex condition
• Care transition intervention for a smooth adjustment from hospital to home
• Medication management to help take meds safely

Members can learn more about these programs by calling our Quality & Medical Management Department at 1-800-851-3379, ext. 8112.

Be Healthy
To encourage our members to seek preventive care, we cover 100 percent of charges for an annual exam, medically appropriate screenings and certain immunizations.

Wellness Rewards
Members have the opportunity to earn a $50 gift card for doing specified wellness activities.