



RENSSELAER COUNTY MEDICARE RETIREES

HUMANA FAQs

Q. How do I enroll in the Humana Medicare Advantage Plan (MAP)?

A. You must submit a completed enrollment form for the Humana plan to Benetech, at least 30 days prior to the date your Medicare begins. The enrollment form MUST include your Medicare ID number, as well as the Medicare part A and B information. If your enrollment form **DOES NOT** include this information, it cannot be sent for processing, and will delay your enrollment into the health plan.

The form is reviewed and then sent to Humana for processing. Once Humana receives the enrollment, they are required to submit your information to the Social Security Administration for approval before your enrollment into the plan can be made official. It is important to allow enough time for this process.

Q. I don't want to enroll in the Humana MAP, what are my options?

A. Should you decide to discontinue your benefits with Rensselaer County and you need to purchase alternate coverage, refer to <https://www.medicare.gov/> to research options that may be available to you.

Q. How do I get more information about the Humana MAP?

A. Refer to the other links on the Humana page regarding the program: <https://info.benetechadvantage.com/renesco/humana>

Q. How can I tell if my doctor or other service provider participates with Humana?

A. The easiest way to determine if your provider is participating is to ask them if they accept original Medicare. If your doctor, or other service provider, accepts original Medicare and is willing to bill Humana, the service will be treated as being in-network. If this is your first time visiting the doctor/provider since enrolling in the coverage, remember to provide them with your Humana ID card.

Q. What are my medical copays?

A. Please refer to the benefit summary available on the Humana page to determine the current copay structure. <https://info.benetechadvantage.com/renesco/humana>

Out of pocket expenses can vary by location/facility where you have procedures performed. Refer to the detailed information you received with your ID card for specifics.

Q. Does Humana participate with Silver Sneakers?

A. Yes.

Q. Will I have to change pharmacies?

A. 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 <https://info.benetechadvantage.com/rensko/humana> page. Simply give your new Humana ID card to your pharmacy when you visit after January 1, 2021.

Q. What are my prescription copays?

A. Please refer to the benefit summary available on the Humana page to determine the current copay structure. <https://info.benetechadvantage.com/rensko/humana>

Your prescription copays may change if there is a formulary change. The formulary is posted on Humana page for your review:

<https://info.benetechadvantage.com/rensko/humana>

Q. Will I need to obtain new prescriptions?

A. 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 Humana page:

<https://info.benetechadvantage.com/rensko/humana>

Q. Does Humana offer mail order prescription coverage?

A. Yes. Once you've enrolled in the Humana MAP, information regarding Humana's mail order program will be sent to you directly from Humana in your membership materials.