



October 20, 2023

Dear Medicare Member,

With the change to our new UnitedHealthcare Group Medicare Advantage PPO plan there have been some concerns from Great Plains Health regarding this plan. You may have received correspondence from Great Plains Health or one of their providers encouraging you to opt out of our Medicare Advantage (MA) plan and to select Traditional Medicare. We are in the process of working with Great Plains Health to educate them on our plan. The Group Medicare Advantage PPO plans are treated differently than most traditional MA plans for reimbursement policies and timely processing of claims for out-of-network providers.

We believe Great Plains Health will receive the same payment amount for services as they have in the past under our existing Medicare Cost Plan. We are providing resources and assurances to Great Plains that as an out-of-network provider, there are no additional prior authorization restrictions, penalties, or administrative rules that would increase their expenses.

As you are aware, we will have in-person meetings in North Platte on November 7th and 8th (see details below).

<p>Tuesday, November 7 2 p.m. – 4p.m. CT Ramada by Wyndham North Platte and Sandhills Convention Center North Loup Ballroom 2102 S. Jeffers Street North Platte, NE 69101</p>	<p>Wednesday, November 8 9 a.m. – 11 a.m. CT Ramada by Wyndham North Platte and Sandhills Convention Center North Loup Ballroom 2102 S. Jeffers Street North Platte, NE 69101</p>
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Please plan to attend one of these meetings or one of our scheduled virtual meetings. You should receive an invite to the virtual meetings in the next few days via mail and email or you can find the times on our website at ironroadhealthcare.com/medicare.

We will continue to work with Great Plains Health and hope to resolve their concerns so we can have a smooth transition to our new MA plan and provide an update to you in our meetings.

You will be automatically enrolled in our new MA plan and can still opt out by **November 28, 2023**, if you decide to choose another Medicare option. We believe our new Group Medicare Advantage PPO plan offers you the best benefit.

We have attached an **MA Plans Talking Points** to provide additional information we believe is relevant to our Group Medicare Advantage PPO plan compared to a traditional MA Plan. If you prefer to speak with one of our customer service representatives, call us at 1-800-547-0421.

Thanks for letting us serve you and be your **Plan for Life!**



Medicare Advantage Plans Talking Points – *Distinguishing between Fact and Fiction*

Background: Some hospitals and many rural hospitals do not want Medicare Advantage (MA) Plans, and many characterize them as all the same. Some HMO MA plans place network restrictions on their members and some prior auth requirements. Hospitals argue that because they are being paid a set fee (DRG) for their Medicare patients, delays in utilization management decisions cause them to lose money. They also argue that strict claims filing deadlines hurt their ability to provide care. See below for the facts.

Fiction	Fact
All MA plans are the same.	All MA Plans are not the same. Iron Road Healthcare specifically chose a “Group PPO” MA Plan not an HMO Plan for its members. A group PPO health plan allows Iron Road to work with United Healthcare to customize it for its members. There are no penalties for the hospital, provider, or the member. Members can use any hospital or provider who accept Traditional Medicare.
The United MA Plan is an HMO Plan and forces members into its network.	It is not an HMO Plan. It is a Group PPO plan which means that there are no network restrictions, limited prior authorization requirements and they pay the same rate as Traditional Medicare regardless of in or out of network status.
Great Plains Health in North Platte is out of Network	Network status does not matter. All hospitals and providers are paid the same rate as Traditional Medicare. There are no penalties for the member or the hospital with Iron Road’s Group Plan. Great Plains currently bills under this same exact plan and accepts members with this plan. More than 230 claims were paid on time and at the full Medicare rate in 2023. These plans are plans sponsored by United Healthcare and identical to the proposed Iron Road Healthcare plan.
Hospitals are penalized because of all the extra prior authorization requirements from MA Plans.	Iron Road’s Group PPO plan strictly follows the same rules and adheres to the same timelines as Traditional Medicare. Hospitals and Providers will not have to do anything extra than they are already required to do. MA plans are rated by Medicare on their adherence to the Medicare rules and customer satisfaction. This plan is a 5-star plan which means that Medicare has given it the highest rating possible.
Hospitals will be forced to have claims submitted and finalized within 120 days while Medicare allows 365 days.	There is no 120-day requirement. Hospitals and Providers have 365 days to file their claims just like Traditional Medicare.
Current members must opt out by the end of October 2023 to choose another plan.	Open enrollment period is from October 15 th through December 7 th 2023. As stated in our September 15 th announcement, Iron Road is requesting that members opt out by November 28, 2023 but the actual deadline is December 7, 2023 before members need to make a decision.
Regular Medicare is better than Medicare Advantage Plans	There are no out of pocket deductibles or copays with your Iron Road Medicare Advantage Plan and it pays your hospital or provider the same as Traditional Medicare. Traditional Medicare pays only a portion of your medical costs. You are responsible for the difference.
Union Pacific is trying to profit on Retirees	Union Pacific Railroad (UPRR) Executive Team had no part in the decision-making process leading up to the selection of this MA plan. Iron Road is a trust fund with a separate Board of Trustees. The Board consists of four UPRR management and seven labor leaders for crafts we service through our health plan. The decision to move to the Iron Road’s Medicare group plan was fully supported by the Board.

Frequently Asked Questions

<p>My doctor is telling me that he/she won't accept MA Plans</p>	<p>If your provider accepts Traditional Medicare, they will be reimbursed the same as they are being reimbursed now under Iron Road's cost plan.</p>
<p>Why would a health system not want to accept MA Plans.</p>	<p>As with any business hospitals are subject to wage inflation and additional costs. Some MA plans place restrictions on payment and network status which may undermine a hospital's bottom line. This plan does not do that. It pays the same as Traditional Medicare which they are already accepting.</p>
<p>My doctor and hospital system are suggesting that I change to original Medicare and by doing so I will be better off.</p>	<p>If you change to Traditional Medicare, you will have a deductible, copayments, other out of pocket expenses and no drug plan. With Iron Road's Group PPO plan you will have no additional expenses and a drug plan. Your doctor or hospital will not receive less money.</p>
<p>I have heard that it is all about the money and this change was implemented to increase the profits of Iron Road Healthcare.</p>	<p>Iron Road Healthcare is a not-for-profit trust fund created by its members. It is not a for profit entity. As a Trust Fund governed by federal law, we are required to return all our profits back to our members. The current Medicare cost plan we are operating under is losing money. If we had continued to use this cost plan, we would have raised premiums by \$50 per month to break-even. Iron Road is lowering the current premiums of all our members by \$40 per month to provide a better benefit and eliminate the current plan losses.</p>
<p>If my hospital refuses my plan, where will I go in case of an emergency.</p>	<p>It is against federal law to refuse to treat any person who comes to an emergency room. All hospitals must treat you which includes admitting you to their hospital and providing the medical care you need. This applies to everyone, even for those who have no insurance.</p>
<p>If my doctor and Hospital are being paid the same as original Medicare, why won't they accept a Medicare Advantage Group PPO Plan that pays the same?</p>	<p>That is a question that your doctor or hospital executives would have to answer. Iron Road Healthcare is trying to reach out to healthcare providers and hospital systems to provide factual information.</p>
<p>Is the acceptance of Medicare Advantage Group PPO Plan a problem in the United States.</p>	<p>Currently, every hospital system except one in Arizona and one in Florida, accepts Medicare Advantage Group PPO Plans.</p>
<p>How does a Medicare Advantage plan make money?</p>	<p>Medicare Advantage plans receive incentives from the US government to take care of Medicare members. They receive compensation based on their performance directly from the government. Hospital systems and providers do not pay for those incentives. Strict rules regulate how MA plans operate. Providers and Hospitals are paid based on the same Traditional Medicare rate. Plans are rated by Medicare on their performance so consumers can make good decisions. Iron Road's plan with United has the highest star rating possible of 5 stars.</p>