

Informational Update Vol 15 #6 June 20, 2024

1. Empire BlueCross BlueShield Name Change

On January 1st, 2024, Empire BlueCross BlueShield (Senior Care hospital) was renamed to Anthem Blue Cross and Blue Shield. It is only a name change; your hospital benefits remain the same.

This past week, you should have received your new Anthem Blue Cross and Blue Shield I.D. card for hospital care. You should immediately use this card for hospital care. Continue to use your Emblem Health I.D. card for all medical care (Part B) you receive outside of a hospital.

Make sure that your personal information on this card is correct. If there is an error, or you have any questions, contact the Anthem Customer Service number on the back of the card. The Service is open from Monday through Friday, 8 a.m. to 6 p.m.

To get more details on your hospital benefits, open an account on Anthem.com/NYC. You will be able to search for providers, check costs for care, and update your profile information, including your communication preference and email address.

2. Surviving Spouses/ Registered Partners

I continue receiving calls from members' surviving spouses/registered partners asking whether they are still entitled to the CSA Welfare Fund benefits. As a result of these calls and as a refresher, I am re-printing the article I wrote on this topic two years ago.

While the passing of a member is a very difficult time for the surviving spouse/registered partner, the good news is that the CSA Retiree Welfare Fund

continues to provide him/her with supplemental medical coverage *WITHOUT COST* for 5 years from the date of the member's passing. The only condition is that the surviving spouse/registered partner must have a basic city health plan or the equivalent through another health plan to receive the Fund coverage. Also, the Fund's retiree benefits stop before the 5 years should the survivor remarry.

The Fund coverage includes but is not limited to, dental, optical, hearing aids, drugs, physical therapy, and home health aides. The whole list of benefits can be downloaded from the *CSA Welfare Fund* website.

Surviving spouses/registered partners are also entitled to the *CSA Retiree Chapter* supplemental benefits. However, to enjoy these extra benefits, the surviving spouse/registered partner must join the Chapter. While being a member of the Chapter has a monthly charge, it is money well spent since the Chapter benefits will greatly enhance the *Welfare Fund* benefits.

After 5 years from the member's passing, the *Welfare Fund* supplemental benefits automatically ends unless the surviving spouse/registered partner extends the benefits by paying a monthly *COBRA* premium. This extension will be necessary if the surviving spouse/registered partner belongs to the *CSA Retiree Chapter* and wants to continue to get their supplementary medical benefits.

3. Question of the Month

Q. How do I know if I am entitled to 2023 IRMMA reimbursement?

A. Do one of two things:

- Look at the 2022 November SSA verification letter. It will show what your standard premium is and, if applicable, your IRMAA surcharge. If there is a surcharge, you are entitled to an IRMAA reimbursement.

- Look at your 2023 1099 SSA letter. In 2023 the standard amount was 164.90 per month or \$1,978.80 a year. If the amount listed on the letter is greater than the yearly amount, then you paid an IRMAA surcharge and are entitled to an IRMAA reimbursement.