



State of New York County of Broome Government Offices

Department of Purchasing

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FAQ BROOME COUNTY PURCHASING ALLIANCE (BCPA) MEDICARE ADVANTAGE PRESCRIPTION DRUG (MAPD) PROGRAM

Can new groups participate in the BCPA – MAPD program?

Yes:

1. New Entities may join the BCPA each year between May 1st and August 1st.

Is the BCPA – MAPD program available to non-municipal employers?

No.

Are there eligibility requirements for the BCPA - MAPD?

Yes:

1. The Governmental entity must have an obligation to provide coverage for retirees, i.e. collective bargaining agreements.
2. Entity must contribute a minimum of 50 percent of the premiums for the program.
3. Entity must have a minimum of 25 retirees participating on their current program.
4. All Plans must have a January 1st effective date.

What are the BCPA requirements for entities to participate for 2023?

Each entity must:

1. Register through the BCPA website
2. Submit a copy of:
 - a) Board resolution
 - b) Current census that includes date of birth, gender, and zip code
 - c) Current coverage summary or SPD along with monthly premium on a per-member-per-month basis.
3. Deadline for submission is August 1, 2022.

Will each entity maintain their current MAPD program?

Yes. Each entity maintains their respective MAPD program, individual group number, and billing. Each entity is responsible to file their County Wide Shared Service Initiatives (CWSSI) Matching Funds through their respective county.

Does the BCPA require claims experience to participate in the MAPD program?

No.

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What does the BCPA's MAPD program look like?

There are three plan designs to choose from. Entities must select one program that matches their richest plan design offered to their retirees. Premium rates are set for each plan for the entire alliance. Plans 1, 2, and 3 have a 3-year rate guarantee beginning January 1, 2022. All entities share in the savings created by pooled purchasing power.

Does the BCPA comply with CWSSI?

Yes.

The BCPA was designed in coordination with the requirements of the Department of State and to qualify for the CWSSI.

Does the BCPA guarantee coverage with United HealthCare?

No.

United HealthCare reserves the right to reject any group application that represents adverse risk to the pool.

Are there any additional fees to participate in the BCPA – MAPD program?

No.

Does the BCPA require a multi-year commitment or exit penalties for participation in the MAPD Program?

No.

BCPA – UHC Rules of Engagement

1. Full replacement only- no other carriers offered for Medicare retirees
2. Calendar year effective dates only. Next effective date for new groups will be 1/01/2023
3. Minimum group size of 25 eligible Medicare retirees
4. Potential Group Medicare Advantage PPO groups cannot be current UnitedHealthcare Group Medicare Advantage clients
5. All potential BCPA Medicare Advantage PPO groups must be reviewed and approved by UHC Group Retiree Underwriting
6. UHC needs current rates, current product, and complete plan design for medical/Rx for review by UHC Group Retiree Underwriting.
7. UHC Group Retiree Underwriting would like to review potential BCPA prospects in total as a block for 1/01/2023 effective dates; UHC needs current rates, current product, and complete plan design for medical/Rx for review by UHC Group Retiree Underwriting
8. All approved groups must choose ONE of the UnitedHealthcare Group Medicare Advantage PPO plans (three current plans for Broome County Alliance) on a full replacement basis
11. Each group will continue to have their own contract and their own implementation
12. Commission structure will remain the same and split broker arrangements are allowed- as currently structured