

For Your Benefit: Aetna as Pharmacy Manager

Transcript of Podcast

SPEAKERS

Nathan Moore, Rebecca Gristina, Elizabeth Feola, Carlton Ingram, Krystal Zager, Amy Anderson

Nathan Moore 00:00

Hey Elizabeth, how you doing?

Elizabeth Feola 00:02

I'm good, Nathan, how are you?

Nathan Moore 00:04

Oh, I'm all right, hanging in there. I just found out my kid has to see a podiatrist and had to sort of figure out all what podiatrists do. But I'm also trying to find one who's in our health plan network and am having a heck of a time. Have you had to deal with something like that?

Elizabeth Feola 00:17

Yes, I have absolutely had to do this, and I know a little bit about it. In January, this process is going to be a little bit easier. But for now, let's go to the [Aetna website](#) and I'm going to show you how we can find a podiatrist.

Intro music

Nathan Moore 00:33

Welcome to UVA "For Your Benefit." It's that time of year again, when we ask you to think about your benefits. Today, we are introducing you to a new service that helps you navigate the healthcare system. And it's free with your UVA health plan through Aetna. We're joined by a couple folks from Aetna today. Carlton Ingram is an Account Executive; Krystal Zager is the Executive Director of Aetna One Advocate; and Amy Anderson is a Strategic Account Executive for Aetna Pharmacy Management, plus UVA's own Rebecca Gristina; she's the Benefits Director here at the University.

Elizabeth Feola 01:05

This episode is going to be more about getting the most out of your health plan. But if you're looking to better understand what premiums, deductibles, and copays are all about, be sure to check out Episode 1 of this podcast series, where we cover the basics of choosing a health plan during Open Enrollment.

Nathan Moore 01:24

Let's start things off with some important definitions of what we're talking about. So, UVA has a bunch of different aspects to its health plans related to your needs, from vision to dental to prescription; you get a bunch of health cards, and it's kind of confusing to know which ones do what.

Elizabeth Feola 01:39

So, in order to understand this better, let's start off with the main UVA Health Plan. Rebecca, can you tell us about the plan? What does it cover? And who or what company administers it?

Rebecca Gristina 01:53

Of course, I think the first thing that we need to talk about is that this is a self-funded health plan. So, this is a plan that we're all part of and we all contribute to. We also administer this with our partners at Aetna, who adjudicate claims and help manage the day to day operations of the plan. The plan covers doctor visits, hospital visits, specialists, prescription drugs, mental health care, physical and OT therapies, and starting in January, Aetna is going to be administering our pharmacy benefits as well as our medical benefits in our health plan.

Elizabeth Feola 02:32

Okay, so, Rebecca, you're saying that the UVA health plan is a self-funded health plan. So, we are paying a portion of our health plan. UVA helps us with that. And then Aetna administers it.

Rebecca Gristina 02:48

That's right, Elizabeth. UVA, we're in the business of education and research, and we provide services to our patients at the Medical Center. We're not in the business of adjudicating claims. So, we've gone out to the industry, and we found the best partner that is in that business. And that's Aetna.

Elizabeth Feola 03:04

So, there are not many changes to our health plan options for 2021. But there are big changes to the service model. Can you explain what a service model is?

Rebecca Gristina 03:19

We spend a lot of time getting feedback from folks about our health plan. And some of the feedback we heard was a request from participants for a more concierge-level type of approach to service. We didn't have one place where folks could go and get cost comparisons and really get a higher-level touch of service from Aetna. And when we reached out to Aetna on this request, they presented us with an opportunity to join the A1A [Aetna One Advocate] team and have health advocates available to our participants in a dedicated hub. And this really appealed to us. So, I'd like to invite Krystal to share a little bit about that A1A service model and how that's going to impact people.

Krystal Zagar 04:00

Yeah, having the Aetna One Advocate program is really like having a health advocate right in your own family. So, our advocate team is made up of service advocates who will actually help UVA members to find a doctor that's in the network, look up any information they need, and perhaps schedule an

appointment. Our clinical advocates are also available to talk to members at any point in time, if they have questions about anything that their doctor has shared with them, or if they need help looking for a specialist. The advocate team also includes pharmacists, social workers, dietitians, we have a medical director, and we even have a registered nurse that is an expert in the whole pre-certification process. So, it's really like having an advocate to work on your behalf to take the friction out of any of the spots that we normally encounter friction with when you're working with your health care professionals or your health care needs.

Elizabeth Feola 05:02

So, starting January 1, all UVA Health Plan members will have an Aetna One Advocate?

Krystal Zagar

That's right.

Carlton Ingram 05:11

And this is Carlton; just to add on to that, all members will be receiving a new ID card that will include both the medical and the pharmacy information. The good news is that your ID number will stay the same. Be on the lookout for a welcome kit that looks just like a wedding invitation. So, it looks nothing like any other piece of information that you got from Aetna in the past. It is super detailed, with a lot of different resources and information for members right at their fingertips. So, definitely be on the lookout for that.

Nathan Moore 05:44

Does that come with some calligraphy and uh, where to buy gifts?

Carlton Ingram 05:47

It does not have calligraphy, but you will see some websites where you can check out some discounts on Aetna vendor partners and CVS retail.

Nathan Moore 06:02

Well, speaking of where to buy, the Aetna health plan card that we're all going to get in January. That now also includes prescription drugs, because that is now going to be administering our prescription drug plan; is that right?

Rebecca Gristina 06:14

Bingo. So instead of having two cards in your wallet, you'll just have one. The Aetna card looks very similar to the current health plan card that you have in your wallet. But the new card that you'll receive, probably the second week in December, will also have a prescription VIN number on the front. And that will serve as your health, your medical, and your prescription card.

Nathan Moore 06:39

With the new Aetna benefits plan, with the pharmacy in particular, how do you pay for prescriptions?

Carlton Ingram 06:46

So, members will still pay similar to how they pay today; so, at the point of sale, or out-of-pocket at the various UVA or CVS or any of our in-network pharmacies. Members could also use our mail order service and for specialty, members will continue to field through UVA Specialty Pharmacy. So, CVS actually acquired Aetna in 2018, and what that means is UVA members will have access to our 90-day supplies that they can purchase in the retail pharmacies. It also means UVA members will feel a differentiated experience at the Charlottesville CVS locations. So, you will have access to 20% off all CVS branded products through our Extracare Health card. So, be on the lookout for that information. And then also, you'll notice that instead of hearing elevator music in the stores, whenever UVA is playing, you'll hear the live radio broadcast, so it'll be a little bit different. And we will be doing trainings with the pharmacists in the stores, so they have more background about some of these things that are specific to the UVA benefits when you walk into the store.

Nathan Moore 07:57

That's a nice note to wrap up segment one here. We're going to take a short break and then come back with some voicemails.

****Music****

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Welcome back. This is UVA For Your Benefit. You know, as we do on these shows, we like to open things up to folks with questions, people like you, and so we're going to go check our voicemails. Here's the first one we've got,

Caller 1 08:33

I'm going to have a baby in about six months, and I'm trying to find the best birth experience in my area. But I also don't want to pay too much out of pocket. Is it possible to find out how much different providers charge for delivery and postnatal care? How can I do this research?

Krystal Zagar 08:48

This would be a great opportunity to reach out to your advocate team, the service advocate will be able to work with you to really do a cost estimate and understand what providers may be charging for specific delivery and postnatal care procedures. And we can also connect you with one of our clinical advocates who can really walk you through the process of what you can expect during your maternity.

Elizabeth Feola 09:17

How does somebody contact their Aetna One Advocate?

Krystal Zagar 09:21

Any of the UVA members can use that welcome kit or their health plan ID card to dial a number that is specific for UVA members. When you call the Aetna One Advocate team, you're going to get a real person on the line immediately. Oftentimes, when you're calling into a service model, there's a number of different buttons that you have to push or a phone tree that you have to go through, but with the Aetna one advocate program, you're going to get a live person who is specialized in servicing UVA members.

Elizabeth Feola 09:56

Are advocates available 24 seven? When can a member call their advocate?

Krystal Zagar 10:02

Our advocates are available from eight in the morning until 8 pm in the member's local time zone. We do have an opportunity really 24/7e . We have registered nurses who are always answering our phone lines. So, if something goes bump in the middle of the night, dial your advocate team and you will get a registered nurse. And your advocate team will follow up with you first thing on Monday morning to make sure that your issues are resolved and to see you through all of the next steps.

Elizabeth Feola 10:37

Okay, thank you for that. And by the way, congratulations on having a baby. Our next caller had recently gotten a phone call that they're wondering about. Let's listen to this voicemail.

Caller 2 10:49

I recently got a call from Aetna on my cell phone and I'm worried someone has gotten my personal information. Is this call legit?

Krystal Zagar 10:58

Yes, you can expect to receive calls from your advocate. They may be calling you just to educate you on something like perhaps getting a flu shot. They may be calling you to help you fill a prescription. Or they may be calling to follow up regarding a recent doctor visit or trip to the urgent care facility or emergency room. Because this is really a partnership between your advocate team and the UVA members, we are constantly on the lookout to make sure that you're on the path to your best health.

Elizabeth Feola 11:33

So, if somebody gets a phone call from Aetna, it is most likely just an A1A advocate checking in. All right, we have another voicemail here.

Caller 3 11:45

My daughter goes to the University of Georgia but she's still on my UVA Aetna insurance. She tore her ACL and had to get some immediate care at a hospital down there and I got a huge bill. A couple of x-rays up there cost more out of pocket than the entire ACL surgery and follow up here at UVA. I'm pretty mad about it. What can I do about these out-of-pocket costs?

Krystal Zagar 12:08

So, I would always recommend making a call to the Aetna One Advocate team. The advocates are really here to advocate on behalf of UVA members. So, the advocate will be able to pull up that claim, walk through that bill, and really help to understand if this was processed the right way and help each member to understand what their next steps are and resolve any issues that may be related to billing or claims or out-of-pocket costs.

Nathan Moore 12:39

Well, let's check out the next voicemail.

Caller 4 12:42

My spouse is out of work and we're having a hard time affording our prescriptions every month. Especially with the pandemic going on, we need these medicines to manage our chronic conditions. Is there anything we can do to make those costs more manageable?

Krystal Zagar 12:57

You can always talk to your doctor or the A1 Advocate to see if there is an alternative prescription for you. In addition, many chronic medications have a deductible waiver. So, the deductible would not apply to many chronic medications, so you would go straight to your co-payments rather than having to meet your deductible for those medications. In addition, for diabetes, for generic diabetic supplies, medications or insulin, there is a \$0 cost-share, so you can actually get those at no cost. And there are preferred brands that you can get at a reduced copay. Another opportunity that you can save money: if you're taking a maintenance medication, you can receive a 90-day supply at a UVA pharmacy, a CVS retail pharmacy, or our mail service at a reduced member cost-share. So, this is an opportunity for you to not have to go to the pharmacy nearly as often and to save money.

Amy Anderson 14:01

In any of these circumstances, we always recommend that a member call their advocate, whether it is supporting medical supplies or prescriptions. The advocate should really take that pressure off of the member and do that work on their behalf.

Elizabeth Feola 14:20

All right, great. Thank you. Okay, it looks like we have one more voicemail.

Caller 5 14:24

Since I've been working from home, my routines have changed a lot. And I'm not happy with my eating habits. I'm not sure where to start though. There's a lot of confusing advice out there and I don't want it to affect my overall health.

Nathan Moore 14:38

Yeah, I definitely feel this one, by the way.

Rebecca Gristina 14:41

Well, Nathan, I know we've said it once, but we're going to say it again. You've got to call your A1A advocate. There's a lot of opportunity to talk about your wellness, your whole health approach, and connecting you with those resources that may even be trying to uncover why you're eating like you are. It might not necessarily just be COVID-related, but it could have some other kind of factors that may need to be addressed or put you in touch with those resources to help you uncover those.

Nathan Moore 15:15

Alright, so basically the answer to almost every one of these questions that we've had on our voicemails today is basically, call you A1A advocate, right? So, it's like, 'Hey, I'm having a baby' - Call your A1A advocate. 'I'm worried about the financials' – Call your A1A advocate. 'I'm, you know, need to get in shape.' – Call your A1A advocate. Is that about right?

Amy Anderson 15:33

That's absolutely right. The A1 Advocate team is here to support all of your health care needs.

Closing music

Nathan Moore 15:42

Well, many thanks for our guests today. Carlton Ingram, Krystal Zagar, Amy Anderson, and Rebecca Christina. This episode was produced by Mary Garner McGee at WTJU, the University of Virginia's community radio station, hosted by Elizabeth Feola and me, Nathan Moore. You can find out more about what we talked about today at hr.virginia.edu. Also, at aetna.com - and keep an eye on your mailbox for that welcome kit. Take care.