

COMPANIONCARE MEDICARE SUPPLEMENT PLAN

What is CompanionCare?

CompanionCare Plan is a supplement to Medicare. The plan is “claim free” only when a provider accepts assignment of Medicare Benefits. When the member uses a provider who does not accept assignment of Medicare Benefits, the provider of service or member must file the claim twice; once for the Medicare payment and then again for the plan payment.

How Does CompanionCare Coordinate with Medicare?

The provider will need to submit claims to Medicare for payment and to Anthem Blue Cross for CompanionCare to pay. Medicare pays 80% of allowable charges and CompanionCare will pay for the other 20% of allowable charges.

Who Can Enroll?

This plan may be offered to retirees over 65 with Medicare Parts A and B (see www.medicare.gov for information on Medicare) and retirees under age 65 with Medicare for the disabled. In order to be eligible, the member must be retired and enrolled in both Medicare Parts A and B. No Exceptions.

When Can a Retiree Enroll?

A retiree with Medicare Parts A and B may enroll at any time. They do not need to wait for Open Enrollment.

Is There Dependent Coverage?

No. CompanionCare is an individual enrollment. If a spouse/domestic partner qualifies for enrollment in CompanionCare they would enroll on their own contract.

How Does a Member Enroll?

A CompanionCare enrollment form must be completed and submitted to SISC with a copy of the member’s Medicare card. If the card is not available, enrollment in CompanionCare will be delayed until the card is received.

How Does a Member Disenroll?

A member must complete a SISC disenrollment form to terminate coverage in CompanionCare. This termination will cancel both the medical and prescription drug benefits.

Does The Member Need to Enroll in Medicare Part D?

No. SISC will automatically enroll CompanionCare members in Medicare Part D for prescription medications. CompanionCare members already enrolled in non-SISC Medicare Part D plan will be automatically disenrolled from those plans.

What Happens if Member Enrolls in a Medicare Part D Plan Outside of SISC?

The Centers for Medicare and Medicaid Services (CMS) does not allow a member to be enrolled in two Medicare Part D plans. The SISC medical and prescription drug benefits will be terminated.

Where Does a Member Find a Provider for CompanionCare?

Any provider that accepts Medicare will accept CompanionCare.

Are There Benefits Outside of California with CompanionCare?

Yes. Medicare is the primary insurance and as long as the provider accepts Medicare, CompanionCare will pay on allowed charges.