

## Medicare Preferred PPO plan available to Retired Indiana Public Employees Insurance Trust retirees

Published: Nov 1, 2019 - State & Federal / Medicare

### Category: Medicare

Effective January 1, 2020, the Retired Indiana Public Employees (RIPE) Insurance Trust will offer a Medicare Preferred PPO plan under Anthem Blue Cross and Blue Shield. Retirees with Medicare Parts A and B are eligible to enroll in the Medicare Preferred PPO plan. The plan includes the National Access Plus benefit, which allows retirees to receive services from any provider as long as the provider is eligible to receive payments from Medicare.

Non-contracted providers may continue treating RIPEA Insurance Trust members and will be reimbursed 100% of Medicare's allowed amount for covered services, less any member cost share.

In addition, RIPEA Insurance Trust retirees pay the same cost share for both in-network and out-of-network services. Locally or nationwide, doctors or hospitals, in- or out-of-network — the member's cost share doesn't change.

The Medicare Advantage plan offers the same hospital and medical benefits that Original Medicare covers. It also covers additional benefits that Original Medicare does not, such as an annual routine physical exam, hearing exam, LiveHealth Online and SilverSneakers<sup>®</sup>.

The prefix on RIPE Insurance Trust member ID cards will be YVK. The cards will also show the RIPE Insurance Trust name and the National Access Plus icon.

Providers may submit claims electronically using the electronic payer ID for the Blue Cross Blue Shield plan in their state or submit a *UB-04* or *CMS-1500* form to the Blue Cross Blue Shield plan in their state. Claims should not be filed with Original Medicare. Contracted and non-contracted providers may call the Provider Services number on the back of the member ID card for benefit eligibility, prior authorization (PA) requirements and any questions about RIPEA Insurance Trust member benefits or coverage.

Detailed PA requirements also are available to contracted providers by accessing the provider self-service tool at [Availity.com](https://www.availity.com).

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**URL:** <https://providernews.anthem.com/indiana/article/medicare-preferred-ppo-plan-available-to-retired-indiana-public-employees-insurance-trust-retirees>

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November 2019 Anthem Provider News - Indiana

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