

State of Michigan Retiree State Health Plan Medicare Advantage & Other Primary Coverage Scenarios

If you have other coverage, in addition to Original Medicare, that will pay primary before the State Health Plan PPO (SHP PPO) coverage, you may stay in the current SHP PPO Medicare Supplemental Plan rather than transitioning to the State Health Plan Medicare Advantage Plan (SHP MA). You must opt out of the SHP MA by submitting a completed SHP MA Opt Out form and proof of other primary coverage. Please review the information below to determine if you have qualifying other primary coverage. If you opt out of the SHP MA plan and do not have other primary coverage, you will be disenrolled from State of Michigan health coverage, which includes disenrollment from the prescription drug plan.

Relationship	Other Primary Coverage	Options	Coverage Outcome	Comments
SOM Retiree	No	<ol style="list-style-type: none"> Opt-out of the State Health Plan MA Transition to the SHP MA 	<ol style="list-style-type: none"> Coverage will terminate under the SHP Medicare Supplemental Plan, including the prescription drug plan. Coverage will be effective January 1. 	<ol style="list-style-type: none"> You will keep your Original Medicare Part A and Part B coverage. You would need to purchase a Part D plan.
SOM Retiree	Yes*	<ol style="list-style-type: none"> Opt-out of the State Health Plan MA Transition to the SHP MA 	<ol style="list-style-type: none"> Remain under the SHP Medicare Supplemental Plan. Coverage will be effective January 1. <p>Note: if you have MA through another group and you choose to transition to the SHP MA, you will automatically be disenrolled from your current MA plan.</p>	<ol style="list-style-type: none"> Must provide proof to BCBSM of other primary coverage. Check with the other plan carrier if you can remain under their plan.

*Other primary coverage for the SOM retiree is defined as:

- You are enrolled in another Medicare Advantage Plan such as through a spouse or other employer
- You are working with health care coverage through another employer plan
- You are covered under your spouse's health care coverage who is working

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Relationship	Other Primary Coverage	Options	Coverage Outcome	Comments
Spouse/Dependent of SOM Retiree	No	<ol style="list-style-type: none"> 1. Opt-out of the State Health Plan MA 2. Transition to the SHP MA 	<ol style="list-style-type: none"> 1. Coverage will terminate under the SHP Medicare Supplemental Plan including the prescription drug plan. 2. Coverage will be effective January 1. 	<ol style="list-style-type: none"> 1. You will keep your Original Medicare Part A and B coverage. You would need to purchase a Part D plan.
Spouse/Dependent of SOM Retiree	Yes*	<ol style="list-style-type: none"> 1. Opt-out of the State Health Plan MA 2. Transition to the SHP MA 	<ol style="list-style-type: none"> 1. Remain under the SHP Medicare Supplemental Plan. 2. Coverage will be effective January 1. <p>Note: if you have MA through another group and you choose to transition to the SHP MA, you will automatically be disenrolled from your current MA plan.</p>	<ol style="list-style-type: none"> 1. Must provide proof to BCBSM of other primary coverage. 2. Check with the other plan carrier if you can remain under their plan.

*Other primary coverage for the spouse/dependent is defined as:

- You are the spouse/dependent of the State of Michigan retiree and you are enrolled in another Medicare Advantage Plan
- You are the spouse of the State of Michigan retiree and you are working with health care coverage through your employer
- You are the spouse of the State of Michigan retiree who is currently working for a different employer and they are covering you on that health care coverage plan
- You are the spouse of the State of Michigan retiree and you have Original Medicare and a retiree Medicare Supplemental plan through your previous employer

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Veteran Affairs (VA) & TRICARE Coverage	
SOM Retiree or Spouse is a veteran and has VA benefits	Medicare Advantage pays for Medicare covered services. Veterans Affairs pays for VA authorized services. Note: Generally, MA and VA can't pay for the same service.
SOM Retiree or Spouse is covered under TRICARE	Medicare Advantage pays for Medicare covered services. Check with TRICARE to confirm whether they will pay secondary.

Call BCBSM Customer Service at 800-843-4876 if you have any additional questions regarding the Opt-Out process and whether you are eligible to remain in the SHP PPO Medicare Supplemental plan.