

*A Successful Medicare Migration*

# *Improving Costs & Care for Retirees & Municipalities*

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**RetireeFirst**

## A Successful Medicare Migration

# Challenge

Two mid-sized Massachusetts municipalities, the City of Lynn and City of Fall River, were facing a myriad of financial and administrative challenges.



Upon review, a major contributing factor identified that many of their public sector retirees did not qualify for Medicare due to not having paid into it while they were actively working. Because of the Social Security Act of 1935, which created a social insurance program that paid a continuing income to retired workers aged 65+, some public employees paid into their pension system rather than Social Security. However, such pension plans can be costly for retirees and municipalities, as they do not capture federal Medicare subsidies.

Facilitating such a migration requires a depth of expertise and resources, as such a migration process is time-intensive and costly for municipalities. **As a result, they were losing out on an additional plan savings opportunity of upwards of thousands of dollars.**

## A Successful Medicare Migration

# Solution

Rather than take on such a great administrative burden and force the retiree's to pay penalties in order to move them to a Medicare plan, these municipalities relied on Retiree First and a consultant to provide a stress-free migration process for retirees.



## A Successful Medicare Migration

# Solution

**One immediate strategy to address this type of challenge is to migrate Medicare-eligible retirees to either Medicare A or B plans.**

As a first step to such a migration, Retiree First and a Benefit Services consultant, calculated the cost in penalties to assist and transition each eligible retiree to Medicare. The team also conducted a cost-benefit analysis to determine exactly who could—and should—be moved over to a Medicare plan. Following the results of this analysis, the team was able to advise the clients on how to move the retirees over in order to save the most money, while also enhancing the overall benefit and care experience for their members.

**Retiree First's Advocates, who are dedicated to guiding retirees through the Medicare maze—were also brought in to do the heavy-lifting.**



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# Solution

From setting up appointments with Social Security and the Centers for Medicare & Medicaid Services offices, to providing hands-on consultative support for retirees, the Retiree First team was instrumental in guiding the retirees through every step of the process.

The team also helped members properly enroll in Medicare and acted as a liaison with the city to execute the migration, thus overall employing a high-touch service to guarantee a complete and smooth transition.

Retiree First also took the administrative burden off the municipalities, creating a stress-free experience by crafting all announcements and collecting documentation, fielding questions from retirees, and also setting up reimbursements to the member through direct deposit.

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“Transitioning to Medicare is confusing and can be complicated for anyone. There is so much advertising on TV and through the mail with all the insurance companies competing for business. Retiree First was extremely helpful to us in this transition. They took the time to speak with our retirees and answer all their questions and were very patient and professional throughout the whole process. Retiree First has been a great ally for our team.”

**Nancie M. DeJoie**

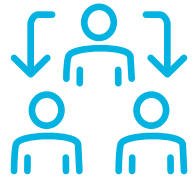
**Benefits Coordinator**

**Treasurer’s Department, City of Lynn**



# A Successful Medicare Migration

# Results



## 35 Members

### Migrated to Medicare

Migrated 35 members to Medicare, thus enhancing the retirees benefits and strengthening the position of Medicare medical and prescription drug plans.



## +380k Annual

### Cost Savings

Contributed to cost savings of more than \$380,000 annually, significantly reducing the financial burden off the municipalities.



## Dozens

### of Hours Saved

Saved the municipalities dozens of hours by having Retiree First manage the migration process and all associated administrative tasks.

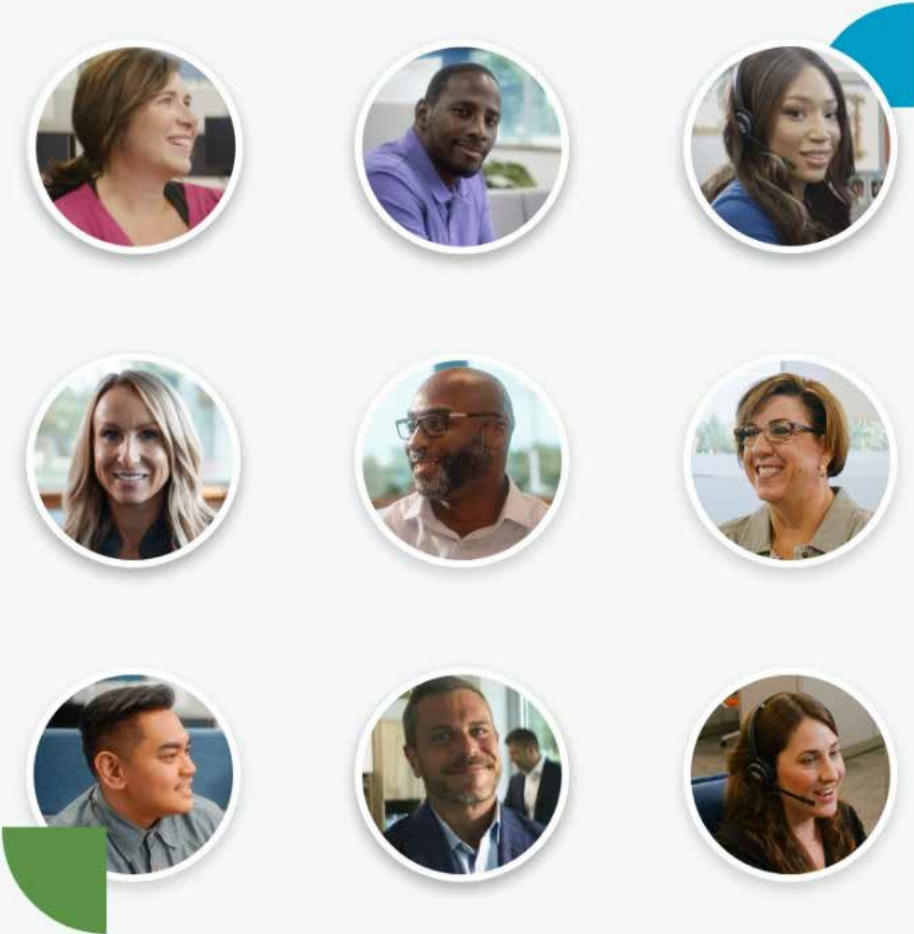
# A Successful Medicare Migration

# Solution

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“Retiree First is a true extension of our HR team. Prior to working with them, we struggled to migrate our retirees to Medicare. In the state of Massachusetts, we had members who, up until the 1980’s, did not pay into Medicare, making them ineligible. We purchased Medicare for them and the Retiree First team was a huge help with this entire process, bringing everyone into the picture to ensure members were properly enrolled in the best plans to meet their specific needs.”

**Nicholas A. Macolini**  
Director of Human Resources  
City of Fall River



RetireeFirst

# Services

RetireeFirst offers a full range of services, including:

## HealthCareConnect

Delivers an end-to-end Retiree Benefit Management solution that helps plan sponsors design, implement, manage, and administer group retiree healthcare benefits.

## MemberFirst

Delight your members with first-class advocacy and benefits navigation.

## MemberCare Connect

Help your retirees take ownership of their health and improve wellness.

To learn more, contact [sales@RetireeFirst.com](mailto:sales@RetireeFirst.com)

RetireeFirst

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Preserving Retiree Healthcare.

*Ensuring Peace of Mind.*