

Group Medicare Provider Information

Group Medicare and passive PPOs



What is a Group Medicare Advantage Plan?

- Group Medicare plans are also known as Employer Group Waiver Plans (EGWPs). They are Medicare Advantage Plans offered by an employer or union to their Medicare-eligible retirees.
- Chosen by plan sponsor, not the member
- A passive preferred provider organization (PPO) (also known as a non-differential plan) is a PPO plan that has identical benefit structure or cost share for in- and out-of-network services. Members can use any provider who accepts Medicare assignment and bills Humana.
- Most Group Medicare PPO members are enrolled in passive PPO plans.
- Same cost share when they see providers both in network and out of network



How will providers get paid for out-of-network members?

- Providers will receive reimbursement for treating Group Medicare PPO members, even if the providers are not contracted with Humana, if they are a Medicare-approved provider.
- Humana pays providers according to the Original Medicare fee schedule less any member plan responsibility.



Why should a provider agree to accept on an out-of-network basis?

From a member/patient/retiree perspective

- Group Medicare members were not given a choice in their retiree coverage. The plan sponsor specifically chose this plan for retirees, and retirees cannot choose a plan with another carrier without losing their premium subsidy.
- Group members are likely unable to switch to another plan without forfeiting other retiree benefits, such as vision, dental, etc.

From a provider perspective

- The provider experience will closely mirror that of an Original Medicare member.
- Billing for Group MA members is streamlined, with providers only needing to bill Humana instead of separately billing Original Medicare and the Medicare secondary/supplemental carrier.
- Reimbursement will align with the standards set for Original Medicare members.
- Humana will only implement cost-containment policies consistent with what the Centers for Medicare & Medicaid Services does with Original Medicare.
- Group Medicare PPO members can see out-of-network Medicare providers without referrals, prior authorization or prior notification to Humana.

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For more information, reach out to your Humana provider contracting team.