

CU aligns retiree annual enrollment with national Medicare enrollment ^[1]

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The University of Colorado introduced Medicare fall enrollment in 2024 for university retirees and spouses — giving this population greater flexibility in choosing health care coverage.

The new enrollment period took place Oct. 7-18, with the plan year shifting to Jan. 1 – Dec. 31.

The University of Colorado offers medical, dental and life insurance benefits to Medicare-eligible retirees and spouses, including CU Health Plan – Medicare, CU Health Plan – Premier Dental and the Alternate Medical Payment (AMP).

Why it matters: The new Medicare fall enrollment streamlined how retirees and spouses selected their benefits and removed some barriers to switching plans.

- Previously, open enrollment for this population took place in the spring, with the plan year starting July 1.
- As a result, participants had to navigate two different enrollment periods, one for CU in spring and one for Medicare in fall. This made switching between CU plans and Medicare plans complicated – the six-month gap between enrollment periods meant anyone looking to switch between medical plans would have to pay for both CU and Medicare plans during the transition.
- Under the new fall enrollment period in October, the new plan year begins on Jan. 1 and extends until Dec. 31 each year, bringing CU in alignment with the national Medicare plans. This realignment meant participants no longer have to navigate two different enrollment periods, creating a simpler Medicare enrollment experience.

How it happened

Medicare fall enrollment resulted from a collaboration between UIS, Employee Services and the CU Health Plan Trust to establish new benefits plan designs and facilitate the new enrollment window.

The UIS HR IT Service team collaborated with the Employee Services benefits and HRIS teams to tailor CU's benefits enrollment tool to specifically target the Medicare population. This allowed Medicare-eligible participants to log into the CU portal, review their current benefits, choose their plans and submit their changes. If participants were happy with their current coverage, no action was needed.

Following enrollment, UIS HR IT Service team members were tasked to transmit to Anthem its insured population data in two separate weekly files. Previously, all CU's Anthem participant data transmitted on a single file. Due to Anthem's internal technology requirements, CU now transmits those covered on its Medicare coverage offerings on its own separate weekly transmittal.

"Several people across multiple teams contributed to making this new open enrollment period as seamless as possible. Beginning last summer, months were spent working toward the goal of preventing disruptions to this population's health insurance benefit," said Jackie Hess, assistant director of HR IT Services in UIS.

During the first Medicare fall enrollment, nearly 2,600 CU retirees and spouses transitioned to the new enrollment period and plan year. CU will continue to hold a Medicare enrollment each fall, simplifying the process for selecting benefits for this population.

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