



Group Medicare Insights: Member Experience

IBEW Local 146: An interview with former business manager Josh Sapp



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full interview with Josh Sapp
of IBEW Local 146



Why switch from self-insured to Humana Group Medicare Advantage? Just ask former business manager Josh Sapp.

The International Brotherhood of Electrical Workers (IBEW) Local 146 has a long history of taking care of its union members, from the moment they're hired to the day they retire. But today's complex healthcare landscape has made it harder than ever for union retirees to make decisions around their healthcare needs.

"Part of that retirement process is figuring out what you're going to do for insurance, and that's one of the more difficult decisions for the retirees," says Josh Sapp, former business manager at IBEW Local 146.

For years, IBEW Local 146's retirees were self-insured rather than covered by an employer-sponsored insurance plan. That is, until the Local made the wise decision to switch to Humana Group Medicare Advantage for retirees. The result: reduced costs, an alleviated administrative burden, improved healthcare, and happy union retirees, according to Sapp.

How Group Medicare Advantage benefits union retirees:

Cost advantages. “We have countless incidents of retirees that I’ve talked to that have had hospital stays, major surgeries, things of that nature with either zero out-of-pocket or next-to-zero out-of-pocket [expenses].” For example, Sapp describes one union retiree who had “zero” out-of-pocket expenses after staying in the hospital to treat a heart condition, and another who paid “very little out of pocket” for a transplant.

Administrative ease. “Another advantage of using Humana from an administrative standpoint is [its] ability to work with providers to keep them in the network. And that is very important: retirees want to know that they can go to the same providers that they’ve been used to using.”

Enhanced health. Humana’s SilverSneakers® health and fitness program is designed to provide retirees with access to gym memberships that fit their workout style. “As we get older, the medical providers are constantly

“I would not hesitate to take a look at a program like the one Humana offers. It has done a great job of containing our costs and offering great service to our membership... we’ve heard countless stories from retirees about how happy they are with the switch to and the coverage by Humana.”

Josh Sapp, IBEW Local 146

telling you, you need to exercise, you’ve got to move more,” Sapp says. “It helps your blood pressure, helps your overall mental health in a lot of cases. So having that gym membership and being able to go and exercise at no cost is really another great added benefit.”

Together, these benefits make a strong business case for union members to switch from self-insured plans to Group Medicare Advantage.

To learn more, visit [Humana Group Medicare](#)