

## ***60 - Cost Employer Group Health Plans (EGHP)***

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(42 CFR.440(b)) In general, since enrollment in a *Medicare cost plan* is at the organizational (not the plan) level, therefore, all enrollees of *Medicare cost plan* must receive the same basic package for the same cost-sharing or copayment amounts. However, employer groups can negotiate privately an EGHP on behalf of employer group members. An EGHP:

- May elect only some, but not all of the optional supplemental benefits offered by Medicare cost plan for its members;
- May “buy-down” premium and cost-sharing for its members; and
- May negotiate for benefits not covered by Medicare. Such privately negotiated non-Medicare benefits (with their associated premiums and copays) are deemed “outside” the CMS Medicare contract.