



## TRS Summary of Proposed Rule

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### Chapter 41.12 Eligibility for the Alternative Plan for Medicare-Eligible Participants

TRS is proposing to amend TRS Rule 41.12 that governs the TRS-Care Alternative Plan for Medicare-eligible participants. The proposed changes aim to phase out enrollment into this plan. The new proposed title would also be amended to Relating to the Alternative Plan for Eligible Participants and Medicare Part B Requirement.

The TRS-Care Alternative Plan was created in 2018 when the Medicare Advantage plan had limited provider networks in rural areas and to help members facing financial burdens from federal laws. Since then, provider networks have expanded significantly, and the federal laws that initially prompted the Alternative Plan have been repealed. Therefore, the reasons that prompted the creation of the TRS-Care Alternative Plan no longer exist.

The proposed amendments include:

1. **Closing New Enrollment** — Beginning Jan. 1, 2026, TRS will no longer accept new enrollments into the TRS-Care Alternative Plan. Members who enrolled before that date may remain in the plan.
2. **Medicare Part B Requirement** — Effective Jan. 1, 2026, retirees, dependents, surviving spouses, and surviving dependent children who are eligible for Medicare and wish to participate in TRS-Care must have and maintain Medicare Part B coverage.
3. **High-Deductible Health Plan Transition** — Beginning Jan. 1, 2026, TRS will require Medicare eligible retirees and their dependents to purchase and maintain Medicare Part B coverage to enroll in and remain in a TRS-Care program. This applies to both new TRS-Care enrollees and those transitioning from TRS-Care Standard to TRS-Care Medicare Advantage due to their new Medicare eligibility.

The amendments aim to encourage timely enrollment in Medicare Part B, which can save members from higher premium costs that occur with delayed enrollment.