

PASSAGES



Medicare 101 – the A, B, C, Ds And how to maneuver through the system

June 4, 2019

Retirement Planning For Enloe Medical Center Employees

Presented by HICAP
Health Insurance Counseling
and Advocacy Program

To protect the privacy of attendees, recording of this presentation is not permitted.



LOCAL HELP FOR PEOPLE WITH MEDICARE

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➤ PASSAGES HICAP is a service of California State University, Chico

Medicare Counseling with HICAP

- HICAP is a free service of PASSAGES
- State registered counselors can help you:
 - Understand the A,B,C,D's of Medicare
 - Screen you for government benefits
 - Appeal denials
 - Review your long term care insurance options
 - See our brochure



**• For an appointment please call 898-6716 Or
1.800.434.0222 if you live outside Chico or Paradise**

What Is Medicare and Who Runs It?



- Health insurance for people
 - 65 and older, or
 - Under 65 with certain disabilities
 - Amyotrophic Lateral Sclerosis
 - Any age with End-Stage Renal Disease
- Administered by the Center for Medicare & Medicaid Services (CMS)
- Enrollment through the Social Security Administration (SSA) or the Railroad Retirement Board (RRB) for railroad retirees

NOTE: To get Part A and/or Part B, you must be a U.S. citizen or lawfully present in the United States.

Two Options for Your Medicare Coverage

1. Original Medicare



2. Medicare Advantage Plan

None in our service area

Hospital/Inpatient Care (Part A)
IEP: 3mo. BD mo. 3mo.

Premium: \$0 for most
Deductible: \$1364/occ.
Co-Pay: \$0 day 1-60

Doctor/Outpatient Care (Part B)
IEP 3mo BD mo. 3mo

Premium: \$135.50
Deductible: \$185
Co-Pay: 20-35%

Medicare Supplement (Medigap)
OEP: within 6 mo. of eff date of Medicare Part B

Premium: varies
Deductible: varies
Co-Pays: varies

Non-Medicare Supplements

- Medi-Cal
- Employer plan
- Retiree plan
- Veterans/TRICARE

Prescription Drug Insurance (Part D)
AEP: Oct. 15th-Dec. 7th

Premium: varies
Deductible: varies
Co-Pays: varies

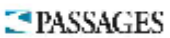
Medicare Advantage Plan (Part C)
You must be enrolled in Part A and Part B

Your Medicare Advantage Plan administers your Hospital, Doctor, and Prescription Drug Coverage

OR, your Medicare Advantage Plan administers your Hospital and Doctor Coverage, and you buy separate Drug Insurance

Prescription Drug Insurance (Part D)

Premium: varies
Deductible: varies
Co-Pays: varies



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Medicare Coverage



Does Cover

- Hospital
 - Inpatient & Outpatient
- Skilled Nursing Facility
 - Inpatient
- Outpatient Services
 - Doctor visits
 - Laboratory
 - X-Rays, MRIs, etc.
 - Preventive benefits
 - Organ transplants
 - Rehabilitation services, e.g. PT, OT, etc.
 - Durable Medical Equipment
 - Other medically necessary Services



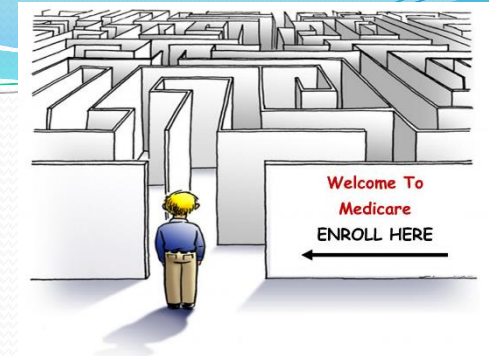
Does NOT Cover

- Long Term Care
- Vision
- Dental
- Hearing Aids
- Skilled Nursing Facility care following “outpatient” hospitalization, except for rehabilitation services
- Out-of-country care
- Acupuncture
- Wheel chair ramps
- Exception: Some services may be offered by Medicare Advantage.



Enrollment Periods

Medicare Enrollment Periods



- **Initial Enrollment Period (IEP)**

Automatic enrollment at age 65 for those receiving SSA
Mailed usually 3 months before 65th birthday month or

- 25th month of disability benefits
- Includes your Medicare card
- **Manual** enrollment for those not receiving SSA or RRB benefits – and **NOT** covered by health insurance through active employment
- **7 months:** 3 mos. before age 65, birthday month, 3 mos. after birthday month
 - Enroll with SSA: Local office, Social Security.gov, or calling 1-800-772-1223

Medicare Enrollment Periods (Contd.)

- **General Enrollment Period (GEP)**
 - For people who didn't sign up for Part B (or premium Part A) during Initial Enrollment Period
 - Occurs January 1 through March 31 annually
 - Coverage starts July 1
 - May have to pay a lifetime penalty (SSA determines)
 - 10% of Part A premium assessed for twice the number of years that delayed enrollment (if not eligible for free Part A)
 - 10% of Part B premium for each 12 months eligible but not enrolled

Medicare Enrollment Periods (Contd.)

- **Special Enrollment Period (SEP)**

- Can enroll anytime if still covered by group health plan, and working, or
 - Within 8 months of the loss of coverage or current employment, whichever happens first
 - Talk to your HR department if you wish to drop your employer coverage while working and turning 65

NOTE: Retiree and COBRA coverage not considered active employment.

Part A—What You Pay in Original Medicare—2019

Premium	<ul style="list-style-type: none">▪ Free if has at least 10 years of FICA taxes or 40 qtrs.▪ \$437 less than 30 qtrs.▪ \$240 if have 30-39 qtrs.
Hospital Inpatient Stay	<ul style="list-style-type: none">▪ \$1,364 deductible and no coinsurance for days 1–60 of each benefit period▪ \$341 per day for days 61–90 each benefit period▪ \$682 per “lifetime reserve day” after day 90 of each benefit period (up to 60 days over your lifetime)▪ All costs for each day after the lifetime reserve days▪ Inpatient mental health care in a psychiatric hospital limited to 190 days in a lifetime

Part A—What You Pay... Contd.

- **Skilled Nursing Facility Care**
 - \$0 for the first 20 days of each benefit period
 - \$170.50 per day for days 21–100 of each benefit period
 - All costs for each day after day 100 in a benefit period
- **Home Health Care Services**
 - \$0 for home health care services
 - 20% of the Medicare-approved amount for durable medical equipment

Part B—(Medical Insurance)

2019 Premium

If Your MAGI Individual Income in 2017 was	If Your MAGI Joint Income in 2017 was	In 2019 You Pay Per Month
\$85,000 or less	\$170,000 or less	\$135.50*
\$85,000.01–\$107,000	\$170,000.01–\$214,000	\$189.60
\$107,000–\$133,500	\$214,000.01–\$267,000	\$270.90
\$133,500–\$160,000	\$267,000.01–\$320,000	\$352.00
\$160,000–\$500,00	\$320,000–\$750,000	\$433.40
\$500,00 & above	\$750,000 & above	\$460.50

***NOTE:** Premiums are usually deducted from your Social Security benefit payment or billed quarterly if not drawing SS benefits.

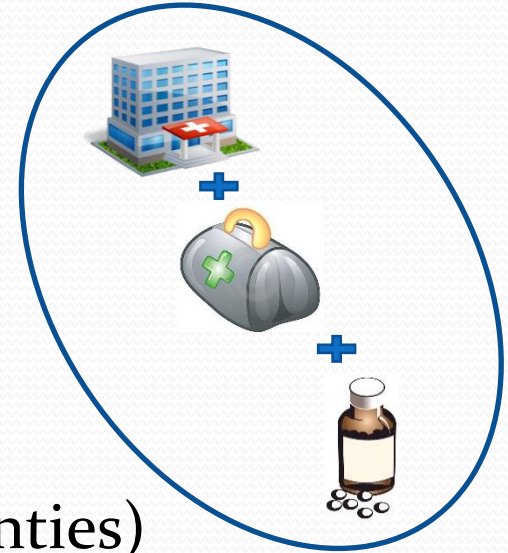
Part B—(Medical Insurance)

2019 Cost Sharing

Yearly Deductible	\$185.00
Coinsurance for Part B Services	<ul style="list-style-type: none">▪ 20% coinsurance for most covered services, if provider accepts assignment▪ \$0 for some preventive services
Monthly Premium	<ul style="list-style-type: none">▪ \$135.50+ depending on MAGI

Part C—Medicare Advantage

- Health plan options approved by Medicare
 - Another way to get Medicare coverage
 - Still part of the Medicare program
 - Run by private companies
- Medicare pays the plan an amount
 - For each member's care
- Types: HMO, PPO, PFFS (depending on counties)
- Premiums, deductibles, and co-pays vary depending on type of plan and geographical area
- May have to use network doctors or hospitals



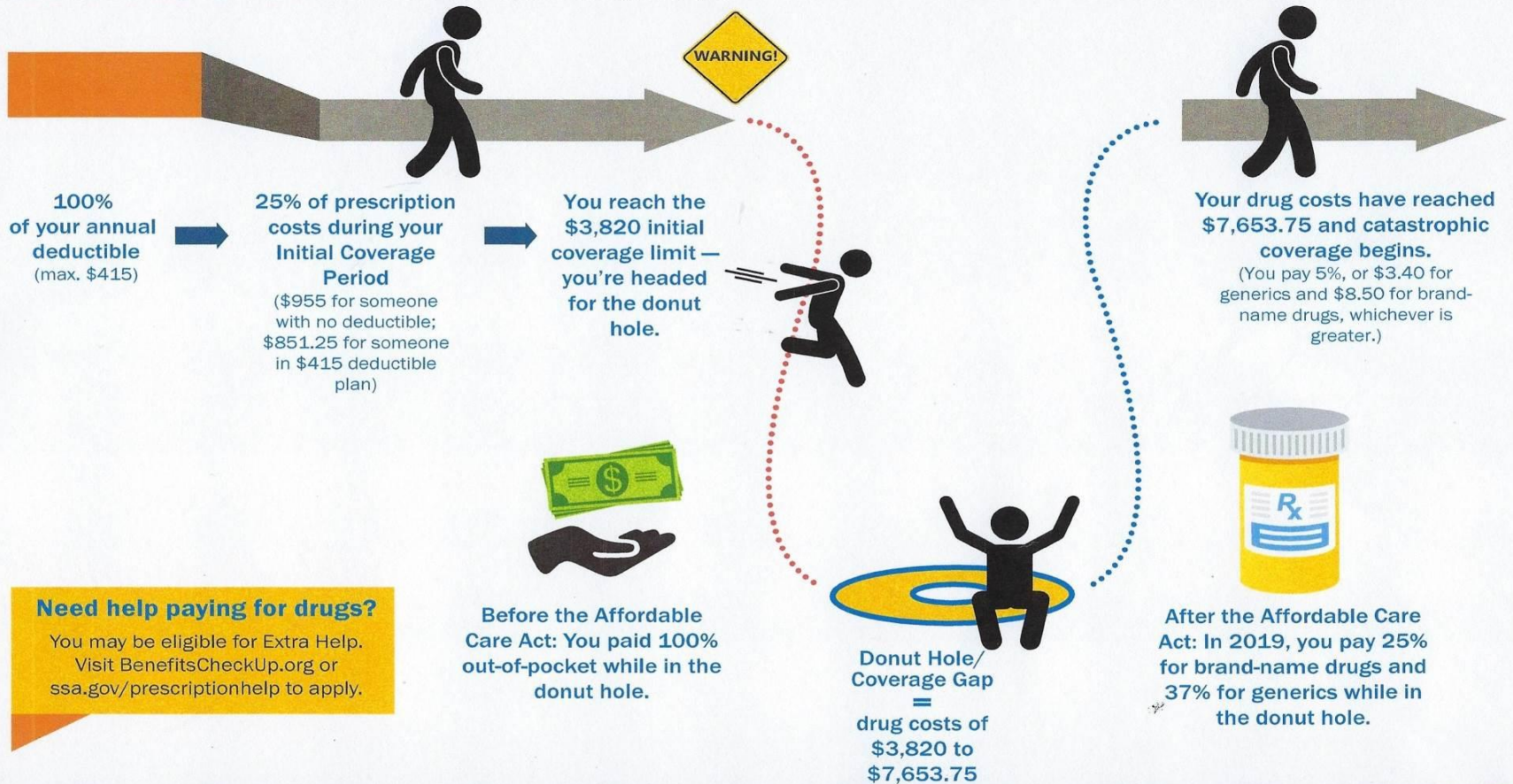
THERE ARE NO MEDICARE ADVANTAGE PLANS IN BUTTE, COLUSA, GLENN, PLUMAS OR TEHAMA COUNTIES

Part D – Prescription Drug Coverage

- It's optional
 - You can choose a plan and join
 - May pay a penalty to join later
- Plans sold by private companies contracted with Medicare
 - have monthly premiums, deductibles and copayments
- Have formularies and pharmacy networks
 - All are different
 - Can ask for a formulary exception or appeal coverage denial
- There is Extra Help to pay Part D costs
 - If you have limited income and resources

MEDICARE PART D PRESCRIPTION DRUG BENEFIT IN 2019

Medicare's Basic Benefit: Besides the monthly premium, you pay ...



When Can I Enroll in a Part D Plan?

- During your 7-month Initial Enrollment Period
- During the yearly Open Enrollment Period
 - October 15–December 7 each year
 - Coverage begins January 1
- May be able to join at other times
- If eligible and you delay enrollment, a penalty may apply
 - Unless you have creditable coverage from another source, e.g. VA, retiree coverage, etc.

But Wait..... There's More!



Supplementing Medicare

- Medigaps?
- Retiree Coverage?
- Covered California?
- Medi-Cal?

What is a Medigap Policy?

- Medigap (Medicare Supplement Insurance) Policies
 - Sold by private companies
- Fills gaps in Original Medicare
 - Deductibles, coinsurance, copayments
- All companies offering same lettered plan
 - Have same coverage, e.g. F plan
 - Premiums are different from company to company
- No health questions during first 6 mos of Medicare enrollment

Medicare and Covered California Plans

- Medicare isn't part of Covered California
- If you have Medicare you cannot keep Covered California coverage
- Income Tax implications and Late Enrollment Penalties may apply if not careful

Want to save on your Medicare costs?



Help for People With Limited Income and Resources

- Medicare Savings Programs
 - Helps pay Medicare costs, including Medicare premiums, deductibles, and/or coinsurance
- Extra Help
 - Helps reduce Part D prescription drug costs
- Medi-Cal
 - Federal-state health insurance program

Your Medicare Card is Your Healthcare Credit Card



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Beware of suspicious offers ...

- “Free” services, but request your Medicare number
- Want to verify your Medicare/Medi-Cal status over the phone
- Say they know how to get Medicare to pay for something
- Use high pressure sales or scare tactics
- Door to door solicitation by agents
- Want you to ask your doctor for services or supplies that aren't needed

MyMedicare.gov

The screenshot shows a Microsoft Internet Explorer browser window displaying the MyMedicare.gov website. The browser's address bar shows the URL <http://www.mymedicare.gov/>. The website header features the Medicare logo and navigation links such as "Medicare.gov Home", "Printable-Version", "The Official U.S. Government Site for People with Medicare", "Help", "Frequently Asked Questions", "Mailing List", and "Search Tools". A search bar is located in the top right of the page.

Welcome to MyMedicare.gov [Help](#)

Welcome to Medicare's free, **secure** online service for accessing your Medicare information. As a registered user of MyMedicare.gov, you will have access to personalized information regarding your Medicare benefits and services. You may use MyMedicare.gov to:

- View claim status (excluding Part D claims),
- Order a duplicate Medicare Summary Notice (MSN) or replacement Medicare card,
- View eligibility, entitlement and preventive services information,
- View enrollment information including prescription drug plans,
- View or modify your drug list and pharmacy information,
- View address of record with Medicare and Part B deductible status, and
- Access online forms, publications and messages sent to you by CMS.

Already Registered? If you have already registered for MyMedicare.gov, or have received your password letter in the mail and are logging in for the first time, please [click here](#) to sign-in.

Need to Register? If you have not yet registered for MyMedicare.gov, please [click here](#) to begin the registration process. Be sure to have your Medicare Identification Number available.

Attention: If you are or were a Palmetto eMSN user, you have been automatically registered for access to MyMedicare.gov. Please click the 'Already Registered?' link above to access the login page. You may then fill in your Medicare Number as it appears on your Medicare card and Password as it appears on your MyMedicare.gov password letter which you received in the mail.

Please note: After registering to use MyMedicare.gov, it may take up to 14 days to receive your one-time password via standard mail.

Important Announcements

*My Health.
My Medicare.*

The image shows a sample Medicare Health Insurance card for Jane Doe. The card includes the following information:

- NAME OF BENEFICIARY: JANE DOE
- IDENTIFICATION NUMBER: 000-00-0000-A
- SEX: FEMALE
- ENROLLED IN: HOSPITAL MEDICAL (PART A) and (PART B)
- EFFECTIVE DATE: 07-01-1986
- SIGN HERE: Jane Doe

[View Larger Image](#)

Key Points to Remember

- Medicare is a health insurance program
- It doesn't cover all of your health care costs
- You have choices in how you get coverage
- You have rights to appeal or question coverage decisions
- There are programs for people with limited income and resources
- Decisions affect type of coverage you get
- Certain decisions are time-sensitive
- You can get help if you need it

Helpful Websites & Telephone #s

- Medicare - [Medicare.gov](https://www.medicare.gov) – 1-800-Medicare
- Social Security - [socialsecurity.gov](https://www.socialsecurity.gov) – 1-800-772-1213
- California Health Advocates – [cahealthadvocates.org](https://www.cahealthadvocates.org)
- HICAP – 1-800-434-0222 or 898-6716
- Passages – 898-5923