



# Washington Health Benefit Exchange

QHP to Medicare Transition

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# Qualified Health Plan/Medicare Interaction

- Medicare and QHP interactions are complicated – consumers have multiple options depending on circumstances
- For most circumstances: when current QHP consumers become Medicare eligible, they should end their QHP coverage



# Dual Enrollment

## **Can consumers who have Medicare enroll in a QHP?**

- Carriers are not allowed to sell individual market coverage to a Medicare recipient who does not currently have individual market coverage

## **Can consumers who currently have QHP coverage keep their plan when they enroll in Medicare?**

- Yes, but they will need to end their tax credits



# Medicare and Qualified Health Plans

- A QHP enrollee who becomes Medicare eligible should take action
- Consumers who are Medicare eligible and enrolled in a QHP plan with financial assistance should take action and should:
  1. End their tax credits; and
  2. Potentially end their QHP coverage altogether



# Why Consumers Should Take Action

- Individuals eligible for other coverage are not eligible for tax credits or cost-sharing reductions
- The system will not automatically end coverage when a consumer becomes Medicare eligible making them dually enrolled, and consumer will have to pay back tax credits



# *Washington Healthplanfinder* and Medicare

The Exchange must notify individuals potentially eligible for Medicare

The Exchange must end APTC/CSR for consumers identified as eligible for Medicare if consumer doesn't respond



# Sample Notification to Enrollees

## Information about Washington Healthplanfinder & Medicare

Our records indicate that you or someone in your household has coverage through Washington Healthplanfinder and will soon turn 65 years old.

Customers with Qualified Health Plan coverage through Washington Healthplanfinder who become eligible for Medicare must notify us when their Medicare coverage begins. You can report this change and end your coverage by:

### Visiting *Washington Healthplanfinder*

- Sign in to your account at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)
- Select “Report a Change in income or household” under Quick Links
- Indicate “Someone in my household has gained or lost coverage”
- Select “Yes” to the question “Do any of the members listed above have health insurance?”
- Check the box next to the household member receiving Medicare coverage, and check the box under their name that says “Medicare.”
- Review and submit your application

Calling the Customer Support Center: Call 1-855-WAFINDER (1-855-923-4633) and report that your application needs to be updated because you or someone in your household has started receiving Medicare.

**Important Note:** After your application is updated to indicate that someone is receiving Medicare, Qualified Health Plan coverage for that person will end. To avoid any gap in coverage, do not update



# Targeted Outreach to Enrollees

- New report will be available to Tribes in May on QHP enrollees who are turning 65
- WAHBE will contact Tribes to identify recipient(s) of data report for each Tribe



# Steps for Medicare Eligible Consumers

If consumer wants to end QHP coverage altogether

- ⑩ Cancel coverage on dashboard
- ⑩ Cancel coverage through reporting a change

If consumer wants to stay in QHP coverage without tax credits

- ⑩ Request via tribal liaison; or
- ⑩ Call the call center



# Always Voluntarily Terminate

**Never advise applicants to end coverage by not paying**

- Non payment rules can result in the missed payment being owed to the carrier
- Or they may owe the IRS the 1 month of payment they did not pay the carrier



# Medicare and Qualified Health Plans

- Never advise an applicant to delay or opt out of Medicare to keep their tax credits or cost sharing reduction subsidy
- This may have negative impacts for an applicant for the rest of their time in Medicare



# Scenarios: Primary Applicant Only

**Scenario 1:** primary applicant enrolled in coverage, wants to transition out of both QHP and QDP coverage

*Cancel coverage button, both QDP and QHP*

**Scenario 2:** primary applicant enrolled in coverage, wants to transition out of QHP and keep QDP only

*Cancel coverage button, only QHP*



# Scenarios: PA and Spouse

**Scenario 3:** primary applicant and spouse enrolled in coverage. One going on to Medicare. Medicare-eligible enrollee wants to transition out of QHP and QDP coverage

***Report a change that individual is not seeking coverage***  
(Person remaining on coverage can keep tax credits)

**Scenario 4:** primary applicant and spouse enrolled in coverage. One going on Medicare and both want to keep QHP

***Request via Tribal Liaison or call center***

**Scenario 5:** primary applicant and spouse enrolled in coverage. One going on Medicare and both want to keep QDP

***Request via Tribal Liaison or call center***



# Contact Information

- **Tribal Assister:** Contact your Tribal Liaison, Deb Sosa. 360.688.1581, [Deborah.Sosa@wahbexchange.org](mailto:Deborah.Sosa@wahbexchange.org)
- **Others:** Tribal Health Specialist at the Customer Support Center 855-923-4633



# Appendix

# Agencies' Role in Medicare Transitions

- **WAHBE**
  - Notification of potential Medicare eligibility to QHP enrollees
  - Ensure enrollees have smooth coverage transitions
  - Ensure primary applicant is aware to connect with SHIBA representatives
- **SHIBA**
  - Assist with understanding possible penalties or exemptions if applicable
  - Assist in understanding if eligible for Medicare financial assistance
  - Assist in understanding plans and pharmacy options to meet needs of PA
- **HCA**
  - Notification of potential Medicare eligibility to Apple Health enrollees
  - Transitioning Apple Health enrollees to Medicare





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