



# Medicare Training For Tribal Assisters

Presenter: Sarah Clark

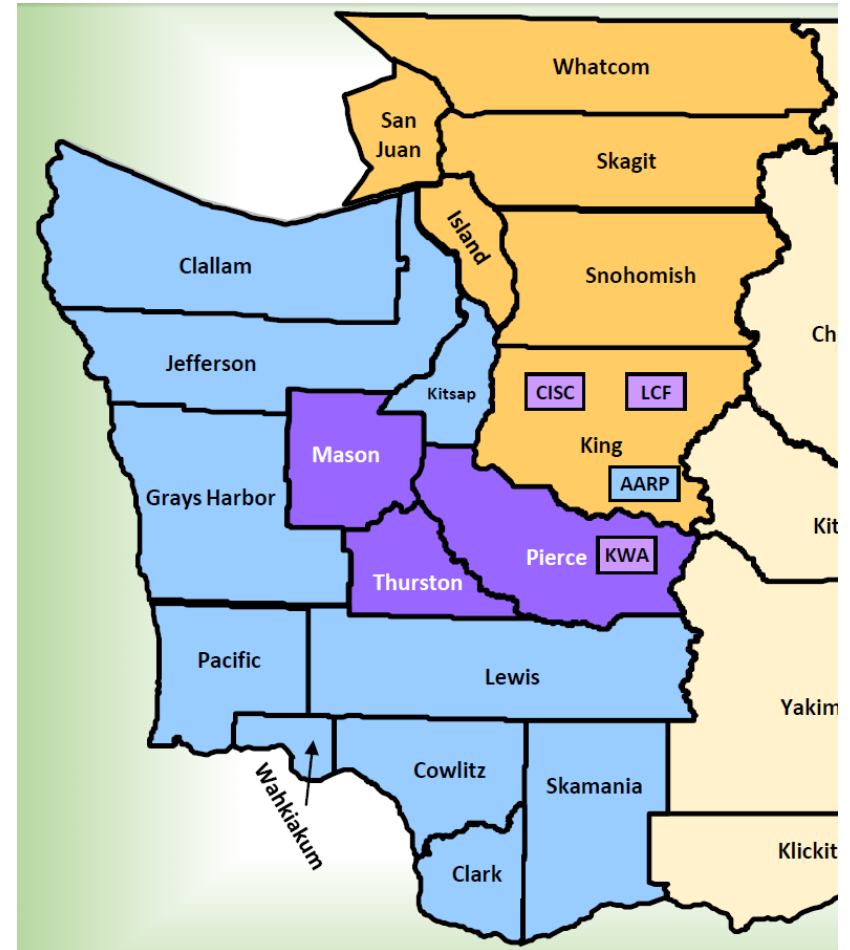
# Speaker Contact Information

**Sarah Clark –**

*Regional Training Consultant/  
SHIBA Tribal Liaison*

Email: [SarahC@oic.wa.gov](mailto:SarahC@oic.wa.gov)

Phone: 206.464.6828



# Today's overview

---

- **Medicare** enrollment periods
- 2019 **costs** for Parts A & B
- Medigaps: **changes** coming in 2020
- From Apple Health/Medicaid to Medicare
- Medicare **fraud**

# What is SHIBA?

---

## Statewide **H**ealth **I**nsurance **B**enefits **A**dvisors

- We are a **FREE** program of the Office of the Insurance Commissioner
- We provide **unbiased** and **confidential** information about Medicare and other health insurance
- We are an **educational** service
- **We don't sell anything**

# Medicare enrollment periods

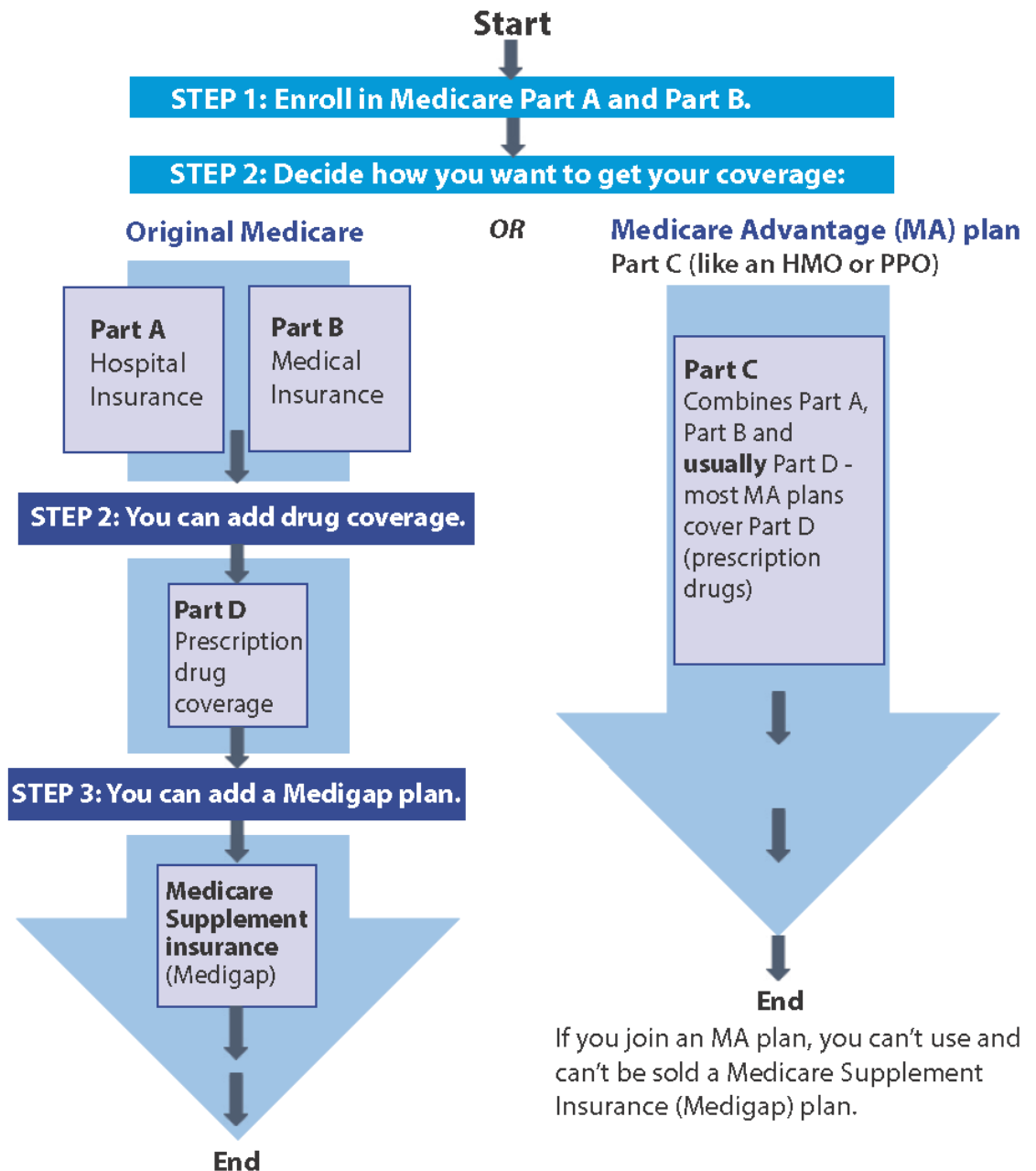
# What is Medicare?

---

## Health insurance for people:

- Age 65 and older
- Under age 65 and deemed disabled by the Social Security Administration
  - 24-month waiting period
- End-Stage Renal Disease (ESRD)
- Lou Gehrig's Disease (also known as ALS)
  - No waiting period

# Decide how you want to get your Medicare



# Medicare enrollment

---

- If you receive your Social Security or Railroad Retiree benefits at **age 62**, you will automatically be enrolled in Medicare at age 65
- Under 65 and **deemed** disabled by Social Security for 24 months → **month 25** you will automatically be enrolled in Medicare
- You must **actively enroll** in Medicare at **age 65** if you are **not** receiving Social Security or Railroad Retiree benefits



# How to enroll in Medicare

---


- If you or a spouse work past 65 and choose to delay enrolling into Medicare, you will need to **actively enroll** into Medicare when you lose **active** employer's group health coverage
- You need to enroll with Social Security or Railroad Retirement Board:
  - Online at: [www.ssa.gov](http://www.ssa.gov)
  - Call Social Security: 1-800-772-1213
  - Visit your local Social Security office
  - Railroad Retirement Board: 1-877-772-5772

# Enrollment periods

---

- **Initial Enrollment Period (IEP)**
  - When you turn 65
- **General Enrollment Period (GEP)**
  - When you miss your IEP
- **Special Enrollment Period (SEP)**
  - Example: You continue to work past age 65
- **Open Enrollment Period (OEP)**
  - Review coverage each year

# Initial Enrollment Period

3 months before the month you turn age 65	2 months before the month you turn age 65	1 month before the month you turn age 65	<b>Your birthday month</b> 	1 month after you turn age 65	2 months after you turn 65	3 months after you turn 65
Medicare starts BD month	Medicare starts BD month	Medicare starts BD month	Medicare starts next month	Medicare starts in 2 months	Medicare starts in 3 months	Medicare starts in 3 months

The later you enroll, the later your coverage starts:

- Up to a 3-month wait

# General Enrollment Period

---

General Enrollment Period starts **January 1 – March 31** for those who missed their Initial Enrollment Period and do not qualify for a Special Enrollment period.

- Medicare benefits start **July 1**
- Possible late-enrollment penalty

# Special Enrollment Period – working past 65

---

- For people who are 65 and older, **actively working**, have employer coverage of their own or through their spouse can enroll in **Part B**.
- Any time still covered by the employer plan.
- During the **8-month** Special Enrollment Period that **starts** the month after **active employment ends** or the **coverage ends**, whichever happens first.

*\*\*\*The Special Enrollment Period for **Part D** and **Medicare Advantage** plans are only **63** days\*\*\**

# Open Enrollment Period

---

Open Enrollment Period occurs **October 15 – December 7** every year

- People can switch **Part D** plans or **Medicare Advantage** plans
- Plan changes will take effect **Jan. 1**
- Plan **formularies change every year**, so people should review their options every OEP

# 2019 costs for Parts A & B

# Medicare Part A (hospital insurance)

---

## What does Part A cost?

- Most people get **Part A** premium **free**
  - They or their spouse must have paid FICA taxes for at least 10 years (40 quarters)
- Some people **pay** a premium to get **Part A**
  - If you don't have the work history
- 2019 Part A costs:
  - **\$240 per month** (if worked 30-39 quarters)
  - **\$437 per month** (if work fewer than 30 quarters)





# Medicare Part B (medical)

---

- In 2019, Part B costs **\$135.50**
- Sometimes you **must have Part B** if:
  - You want to buy a Medigap policy
  - You want to enroll in a Medicare Advantage plan
  - Your employer coverage requires you have it - talk to your employer's benefits administrator
  - You're eligible for TRICARE



# Additional Medicare costs

---

- **Part A** hospital deductible:  
2019: **\$1,364**
- **Part B** yearly deductible:  
2019: **\$185**
- **20%** coinsurance, co-pays

# Help paying for Parts A & B

---

- **“Conditional Part A”**
  - For people with fewer than 40 work quarters
  - Must meet QMB-level income/asset limits
  - **Resource:** for clarification on the enrollment process, see Justice in Aging’s “Fact Sheet”  
[www.justiceinaging.org](http://www.justiceinaging.org)
- Medicare Savings Programs (MSP)
  - Helps pay **Part B** premium

# Who can qualify for MSP?

	Individual monthly income limit:	Married couple monthly income limit:	Helps pay your:
<b>Medicare Savings Program 2019</b>	<b>\$1,425</b>	<b>\$1,922</b>	<b>Part B premiums, and sometimes Part A premiums, Medicare A &amp; B deductibles and coinsurance</b>

**Resource limits: Individual is \$7,730 or Couple is \$11,600**

**Note:** People who work may have even higher income than what this chart shows. Resources do not include the home you live in and one car.

The Department of Social and Health Services (DSHS) does not count \$1,500 above resource limits per person if it's set aside in a specific account for burial costs.

# Medigaps: changes coming in 2020

# What is a Medigap policy?

---

- Medigap policies are sold by private companies.
- Also known as “Medicare Supplement Plans”
- Medigap plans fill the gaps in Original Medicare.
  - Deductibles, coinsurance, copayments
- Washington state Medigap plans are standardized.
  - Plans with the same letter have the same coverage, the only difference is the cost

# Medigap changes in 2020

---

- Starting Jan. 1, 2020, Medigaps **Plans C & F** will only accept enrollees who were eligible for Medicare **before** 1/1/2020
  - Must have turned 65 **before** Jan. 1, 2020
  - Or eligible for Medicare due to disability **before** Jan. 1, 2020
- People who have a Plan C & F **may keep** their plans or **switch** any time to another plan letter

# Current Medigap policies available

Medigap benefits	Medigap plans									
	A	B	C	D	F*	G	K**	L**	M	N
Part A Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Up to 365 Days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Care Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible			✓		✓					
Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%	80%			80%	80%

\*Plan F has a high-deductible option

\*\* Plans K and L have out-of-pocket limits of \$5,560 and \$2,780 respectively



# Medigaps offered in 2020

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G <sup>1</sup>	K	L	M	N	C	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in [2018] <sup>2</sup>						[\$5,240] <sup>2</sup>	[\$2,620] <sup>2</sup>			

# From Apple Health/Medicaid to Medicare

# Enrolled in Apple Health when Medicare starts

---

**Q:** What if I am currently enrolled in Washington Apple Health and get free insurance, and then become eligible for Medicare?

**A:** Your Apple Health plan will be discontinued once Medicare starts. You may be eligible for assistance via Medicaid or the Medicare Savings Program or for Extra Help for Medicare Part D. You may have to submit new applications. SHIBA can help with this.

# SHIBA helps with transition to Medicare

---

- Medicare now main payer, may be copays, deductibles, etc.
- Classic Medicaid rules and programs will now apply
- Depending on timing, clients may be “deemed” for Extra Help
- Often need help to apply for MSP or Extra Help
  - May not be eligible if income or assets are too high
- Need counseling about Medicare, choosing plans, how to navigate

# Dropping Medicare to keep ACA coverage

---

## **Important!**

People who get free Part A cannot drop it without dropping their retiree benefits (social security or railroad retirement) and paying back all retirement benefits received and costs incurred by the Medicare program.

# Two points to consider...

---

Before you decide to avoid or defer enrolling in Medicare to sign up for (or keep) individual market coverage:

1. People who do not enroll in Medicare when first eligible, probably will have to wait to enroll.
  - See earlier information on General Enrollment Period.
2. Waiting to enroll in Medicare risks a break in health insurance coverage and paying higher premiums.
  - Late enrollment premium surcharge - usually lifelong.

# Medicare fraud

# Watch out for Medicare cards scams

---

- Beware of scams – scammers may contact you to:
  - Ask you to confirm your Medicare or Social Security Number because your Medicare card has been compromised.
  - Tell you there's a charge for your Medicare card and they need to verify your personal information.
  - Threaten to cancel your health benefits if you don't share your Medicare number or other personal information.

Hang up and call SHIBA at 1-800-562-6900 to report it.



# Scammers evolve ...

---

Scammers are always thinking of new ways to defraud Medicare beneficiaries. Here are the most recent scams uncovered:

- “Free” orthotic braces
- “Free” DNA tests offered at senior living and low-income communities

# Avoid becoming Medicare fraud victim

---

- Guard your Medicare card
- Don't fall for phone scams
- Review your Medicare Summary Notices
- If you suspect fraud, report it to SHIBA!



# Wrap up

# For more information

---

## **SHIBA:**

- 1-800-562-6900 or [www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba)

## **Medicare:**

- 1-800-MEDICARE (633-4227)/TTY: 1-877-486-2048
- [www.medicare.gov](http://www.medicare.gov)
- *Medicare & You* handbook

## **Social Security:**

- [www.socialsecurity.gov](http://www.socialsecurity.gov)

## **Apply for assistance:**

- [www.washingtonconnection.org](http://www.washingtonconnection.org)

# Become a SHIBA volunteer

---

- Help others within your local community
- Rewarding
- Stimulating
- Continuous learning and training

We would love to have you  
volunteer with SHIBA!



# Need help with other insurance questions?

---

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

**1-800-562-6900**

On the web at: [www.insurance.wa.gov](http://www.insurance.wa.gov)

# Speaker Contact Information

**Sarah Clark –**

*Regional Training Consultant/  
SHIBA Tribal Liaison*

Email: [SarahC@oic.wa.gov](mailto:SarahC@oic.wa.gov)

Phone: 206.464.6828

