

What Is Medicare?

- Health insurance for people
 - 65 and older
 - Under 65 with certain disabilities
 - Amyotrophic Lateral Sclerosis
 - Any age with End-Stage Renal Disease

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

Who Runs Medicare?



- Centers for Medicare & Medicaid Services (CMS)
 - Administers program
- Social Security Administration (SSA)
 - Enrolls most individuals
- Railroad Retirement Board (RRB) enrolls railroad retirees

The 4 Parts of Medicare



**Part A
Hospital
Insurance**



**Part B
Medical
Insurance**

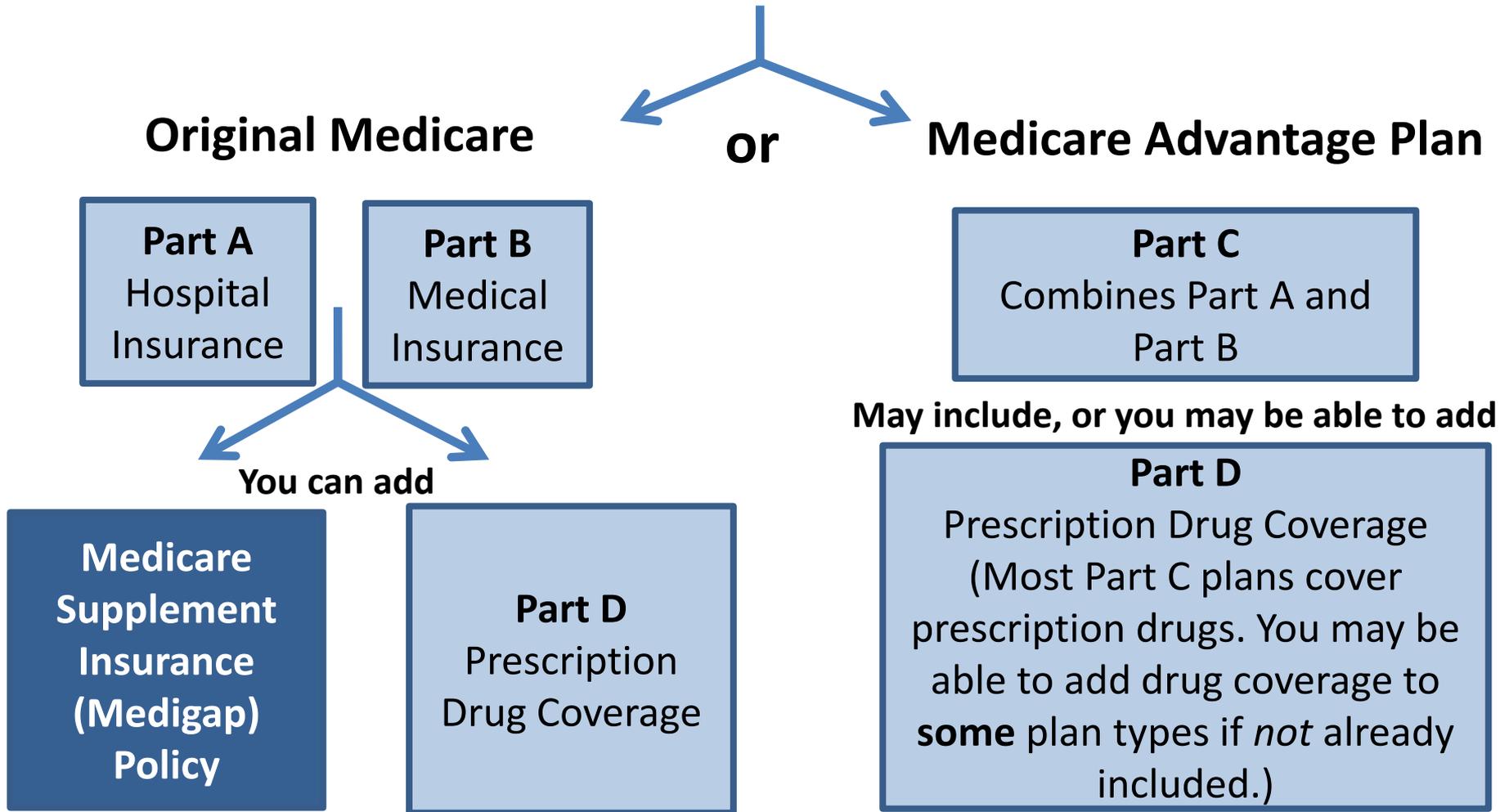


**Part C
Medicare
Advantage
Plans (like
HMOs/PPOs)**
Includes Part A,
Part B and
sometimes Part
D coverage



**Part D
Medicare
Prescription
Drug
Coverage**

Your Medicare Coverage Choices



Enrolling in Medicare—Automatic

- Automatic enrollment for those receiving
 - Social Security benefits
 - Railroad Retirement Board benefits
- Initial Enrollment Period Package
 - Mailed 3 months before
 - 65 or
 - 25th month of disability benefits
 - Includes your Medicare card



Enrolling in Medicare When It's Not Automatic

- If you're not automatically enrolled
 - You need to enroll with Social Security
 - Visit socialsecurity.gov, or
 - Call 1-800-772-1213, or
 - Visit your local office
 - If retired from Railroad, enroll with the Railroad Retirement Board (RRB)
 - Call your local RRB office or 1-877-772-5772

When to Enroll in Medicare

- Your Initial Enrollment Period (IEP) lasts 7 months
 - Begins 3 months before your 65th birthday
 - Includes the month you turn 65
 - Ends 3 months after you turn 65
 - Your start date will be delayed
- Can enroll in free Part A anytime after IEP begins
- Can only enroll in Part B (and premium Part A) during IEP and other limited times
- May have a lifetime penalty if you don't enroll during IEP

More About Enrolling During Your Initial Enrollment Period (IEP)

- You can first enroll in Part B (and premium Part A) during your IEP
- Must pay a monthly premium for coverage
- Your coverage starts based on when you enroll:
 - Enroll before the month you turn 65, your coverage starts the month you turn 65
 - Enroll the month you turn 65, your coverage starts the next month
 - Enroll the last 3 months of your IEP, your coverage won't start for 2 to 3 months

NOTE: If you're eligible for premium free Part A, you can enroll in Part A any time after your IEP starts

Enrolling During the General Enrollment Period (GEP)

- 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
 - 10% for each 12 months eligible but not enrolled

Enrolling During the Limited Special Enrollment Period (SEP)

- Most people don't qualify for a SEP
- Must have group health plan coverage based on active, current employment of you or your spouse
- Can enroll:
 - Anytime still covered by group health plan, or
 - Within 8 months of the loss of coverage or current employment, whichever happens first

NOTE: Retiree and COBRA coverage not considered active employment.

Part D—Medicare Prescription Drug Coverage

- Available for all people with Medicare
- Provided through
 - Medicare Prescription Drug Plans (PDPs)
 - Medicare Advantage Prescription Drug Plans (MA-PDs)
 - Some other Medicare health plans



How Medicare Part D Works



- It's optional
 - You can choose a plan and join
 - May pay a penalty to join later
- Plans have formularies
 - Lists of covered drugs
 - Must include range of drugs in each category
- You pay the plan a monthly premium
- You pay deductibles and copayments
- There is Extra Help to pay Part D costs
 - If you have limited income and resources

Who Can Join Part D?



- To join Part D you
 - Must have Part A and/or Part B
 - Must live in the plan's service area
 - Can't live outside the United States
 - Can't be incarcerated
 - Must be lawfully present (effective 1/1/2016)
 - Must actively enroll to join in most cases
 - Some people with limited income and resources are automatically enrolled into a plan

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
 - Medicare Advantage Disenrollment Period
 - Special Enrollment Period
 - For example, anytime you get Extra Help

Choosing a Part D Plan



- Compare plans by computer or phone
 - Use the Medicare Plan Finder at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan)
 - Call 1-800-MEDICARE (1-800-633-4227).
 - TTY users should call 1-877-486-2048
 - Contact your State Health Insurance Assistance Program (SHIP) for help comparing plans
- To join a Part D Plan
 - Enroll at [Medicare.gov](https://www.medicare.gov)
 - Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048
 - Enroll on the plan's website or call the plan
 - Complete a paper enrollment form

Medicare and the Health Insurance Marketplace

- Medicare isn't part of the Marketplace
- If you have Medicare you're covered, and don't need to do anything related to the Marketplace
- The Marketplace doesn't offer Medigap or Part D plans
- It's against the law for someone who knows you have Medicare to sell you a Marketplace plan
 - Even if you only have Part A or Part B

Marketplace and Becoming Eligible for Medicare

- You can keep a Marketplace plan after your Medicare coverage begins
 - You may cancel the plan when Medicare coverage starts, or
 - Once your Part A coverage starts **you *won't* be able to get lower costs for your Marketplace plan**
- Sign up for Medicare during your Initial Enrollment Period
 - Or, if you enroll later, **you may have to pay a late enrollment penalty for as long as you have Medicare**

Medicare for People With Disabilities and the Marketplace

- You may qualify for Medicare based on a disability
 - You must be entitled to Social Security Disability Insurance (SSDI) benefits for 24 months
 - On the 25th month, you're automatically enrolled in Medicare Part A and B
- If you're getting SSDI, you can get a Marketplace plan to cover you during your 24-month waiting period
 - You may qualify for premium tax credits and reduced cost-sharing until your Medicare coverage starts

Choosing Marketplace Instead of Medicare



- You can't choose Marketplace coverage instead of Medicare unless
 1. You pay or you'd have to pay a Part A premium
 - You can drop Part A and B and may be eligible to get a Marketplace plan
 2. You have a medical condition that qualifies you for Medicare (like End-Stage Renal Disease) but haven't applied for Medicare
 3. You're not yet collecting Social Security retirement or disability benefits before you're eligible for Medicare

Help for People With Limited Income and Resources

- Medicare Savings Programs
 - Help from Medicaid paying Medicare costs, including Medicare premiums, deductibles, and/or coinsurance
- Extra Help
 - Help paying Part D prescription drug costs
- Medicaid
 - Federal-state health insurance program
 - For people with limited income/resources
- Children's Health Insurance Program (CHIP)
 - Covers uninsured children up to age 19 and may cover pregnant women
 - Family income too high for Medicaid

How Are Medicare and Medicaid Different?



Medicare	Medicaid
National program that is consistent across the country	Statewide programs that vary among states
Administered by the federal government	Administered by state governments within federal rules (federal/state partnership)
Health insurance for people 65 and over and with certain disabilities, or with End-Stage Renal Disease (ESRD)	Health insurance for people based on need; financial and non-financial requirements
Nation's primary payer of inpatient hospital services to the disabled, elderly and people with ESRD	Nation's primary public payer of acute health care, mental health, and long-term care services

2015 Medicare Savings Program Income/Resource Limits

Medicare Savings Program	Individual Monthly Income Limit*	Married Couple Monthly Income Limit*	Helps Pay Your
Qualified Medicare Beneficiary (QMB)	\$1,001	\$1,348	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,197	\$1,613	Part B premiums only
Qualifying Individual (QI)	\$1,345	\$1,813	Part B premiums only
Qualified Disabled & Working Individuals (QDWI)	\$4,009	\$5,395	Part A premiums only
	*Visit your state's MSP Website		

Helpful Websites

- Medicare - Medicare.gov
- Medicaid - Medicaid.gov
- Social Security - socialsecurity.gov
- Health Insurance Marketplace - HealthCare.gov
- CHIP - InsureKidsNow.gov
- CMS National Training Program - CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html
- State Health Insurance Assistance Program
Medicare.gov/contacts/

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
- 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