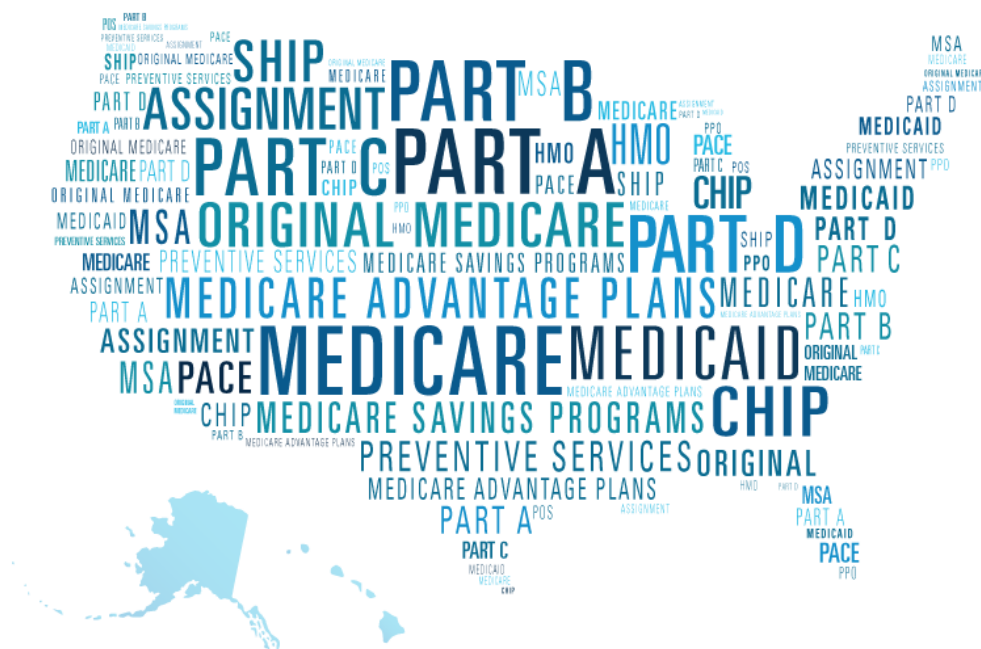


2015 National Training Program

Workbook

Module: 0 Getting Started



Centers for Medicare & Medicaid Services (CMS)
National Training Program (NTP)
Instructor Information Sheet
Module 0—Getting Started

Module Description

The lessons in this module, “Getting Started,” provide an overview of Medicare program basics, including Part A (Hospital insurance), Part B (Medical Insurance), Medicare Supplement Insurance Policies (Medigap), Part C (Medicare Advantage [MA] Plans), Part D (Prescription Drug Coverage), the Federally-facilitated Health Insurance Marketplace, and Medicaid programs to help people and related resources.

The materials—up to date and ready to use—are designed for information givers/trainers who are familiar with the Medicare program, and would like to have prepared information for their presentations for new partners who counsel people with Medicare. [cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/2014-Sample-Medicare-Card-Job-Aid.pdf](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/2014-Sample-Medicare-Card-Job-Aid.pdf).

Objectives

- Compare the parts of Medicare and insurance options
- Explain benefits and costs
- Discuss how Medigap Policies and MA Plans are different
- Describe the Federally-facilitated Health Insurance Marketplace
- Recognize Medicaid and related resources

Target Audience

This module is designed for presentation to new trainers and other information givers. It can be easily adapted for presentations to groups of beneficiaries.

Time Considerations

The module consists of 63 PowerPoint slides with corresponding speaker’s notes, web links, and 9 quiz questions. It can be presented in about 60 minutes. Allow approximately 15 more minutes for discussion, questions, and answers. Additional time may be added for add-on activities.

Course Materials

Additional materials available:

- Publications— “[Welcome to Medicare](#), [Understanding Medicare Part C & D Enrollment Period](#)”
- Job Aids —[Medicare Card](#), [Web Resources](#)

References

For a more detailed review of information contained in this module, please refer to the training module “Understanding Medicare” and other topic-specific modules, visit [CMS.gov/Outreach-and-Education/Training/ CMSNationalTrainingProgram/Training-Library.html](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Training-Library.html). See also Social Security at [socialsecurity.gov](https://www.socialsecurity.gov).

Module 0: Getting Started

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“Medicare Getting Started” provides a basic introduction to Medicare, the Federally-facilitated Health Insurance Marketplace, Medicaid, and related resources.

This training module was developed and approved by the Centers for Medicare & Medicaid Services (CMS), the federal agency that administers Medicare, Medicaid, the Children’s Health Insurance Program (CHIP), and the Federally-facilitated Health Insurance Marketplace.

The information in this module was correct as of December 2015. To check for an updated version, visit [CMS.gov/outreach-and-education/training/cmsnationaltrainingprogram/index.html](https://www.cms.gov/outreach-and-education/training/cmsnationaltrainingprogram/index.html).

The CMS National Training Program provides this as an informational resource for our partners. It’s not a legal document or intended for press purposes. The press can contact the CMS Press Office at press@cms.hhs.gov. Official Medicare program legal guidance is contained in the relevant statutes, regulations, and rulings.

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.

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Medicare Getting Started

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Medicare currently provides health insurance coverage for 54 million U.S. citizens. That's approximately 1 in every 6 Americans.

Medicare is health insurance for generally 3 groups of people:

- Those who are 65 and older
- People under 65 with certain disabilities who have been entitled to Social Security disability benefits for 24 months—includes Amyotrophic Lateral Sclerosis (ALS, also known as Lou Gehrig's disease), without a waiting period
- People of any age who have End-Stage Renal Disease (ESRD), which is permanent kidney failure that requires a regular course of dialysis or a kidney transplant

A very small subset of people can get Medicare based on a federally declared environmental health hazard who have an asbestos-related condition associated with that hazard. Right now it only applies to individuals affected by a hazard in Libby, Montana.

NOTE: To get Part A and/or Part B, you must be a U.S. citizen or lawfully present in the United States. If you live in Puerto Rico, you must actively enroll in Part B. Please refer to the section in this presentation entitled "Enrolling in Medicare" beginning on slide 8 for further details about enrollment requirements.

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

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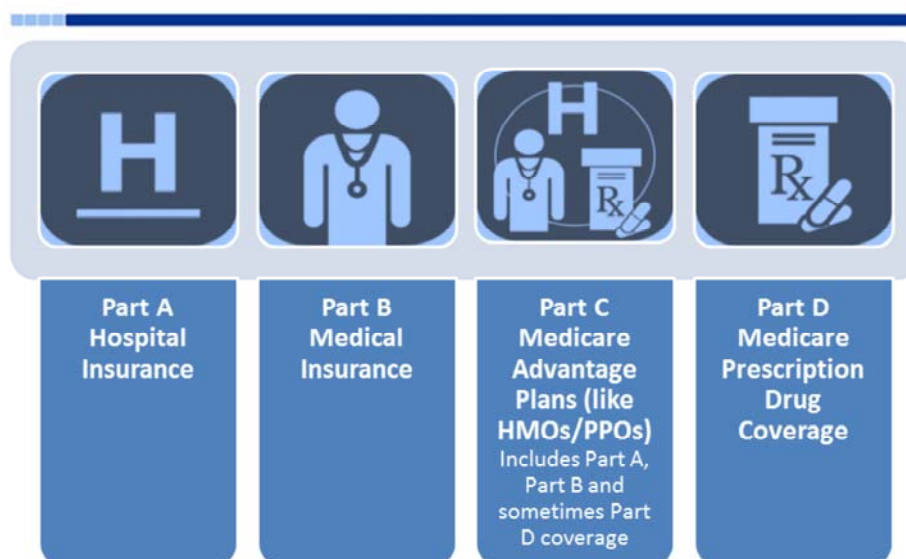
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The Centers for Medicare & Medicaid Services (CMS) administers the Medicare program. For more information, visit [CMS.gov](https://www.cms.gov).

However, Social Security is responsible for enrolling most people in Medicare. For more information, visit [socialsecurity.gov](https://www.socialsecurity.gov).

If you're a railroad retiree, the Railroad Retirement Board will handle your enrollment. For more information, visit [RRB.gov](https://www.rrb.gov).

The 4 Parts of Medicare



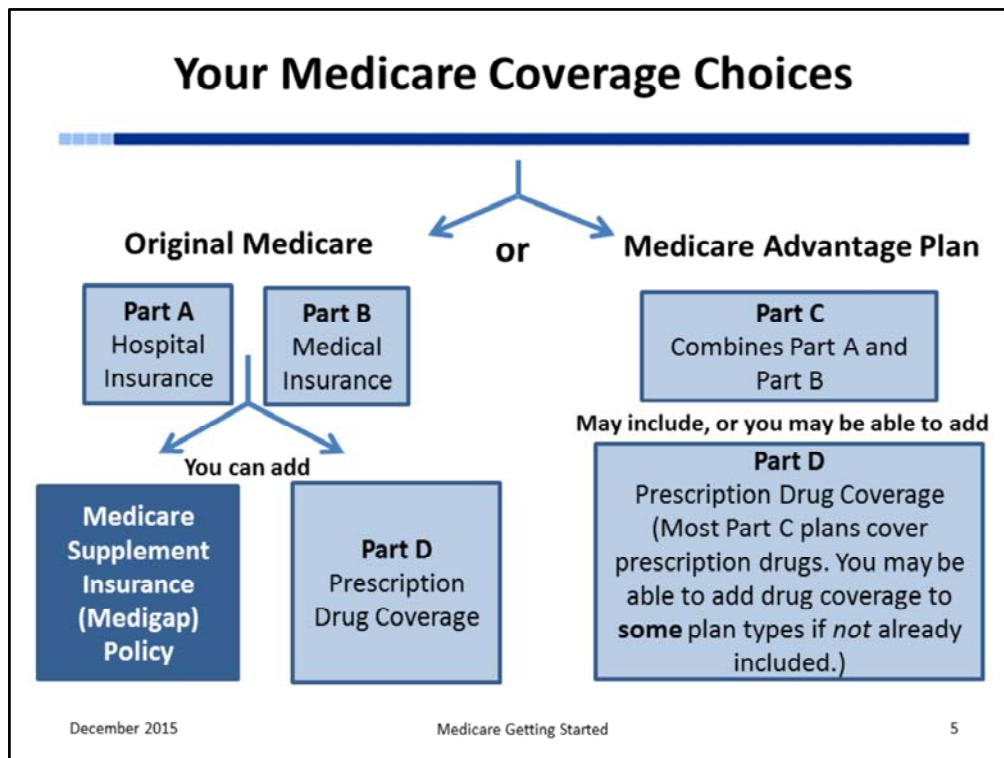
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Medicare Getting Started

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Medicare covers many types of services, and you have options for how you get your Medicare coverage. Medicare has 4 parts:

- **Part A (Hospital Insurance)** helps pay for inpatient hospital stays, skilled nursing facility care, home health care, and hospice care.
- **Part B (Medical Insurance)** helps cover medically necessary services like doctor visits and outpatient care. Part B also covers many preventive services (including screening tests and shots), diagnostic tests, some therapies, and durable medical equipment like wheelchairs and walkers. Together, Part A and Part B are also referred to as “Original Medicare.”
- **Part C (Medicare Advantage [MA])** is another way to get your Medicare benefits. It combines Parts A and B, and sometimes Part D (prescription drug coverage). MA Plans are managed by private insurance companies approved by Medicare. These plans must cover medically necessary services. However, plans can charge different copayments, coinsurance, or deductibles for these services than Original Medicare.
- **Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs. Part D may help lower your prescription drug costs and protect you against higher costs in the future.



There are 2 main ways to get your Medicare coverage, Original Medicare, or Medicare Advantage (MA) Plans. You can decide which way to get your coverage:

1. Original Medicare includes Part A (Hospital Insurance) and Part B (Medical Insurance). You can choose to buy a Medigap policy (you must have Part A and Part B) to help cover some costs not covered by Original Medicare. You can also choose to buy a Medicare prescription drug coverage (Part D) from a Medicare Prescription Drug Plan (PDP) (you can have Part A only, Part B only, or both).
2. MA Plans (Part C), like a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO), cover Part A and Part B services and supplies. They also may include Medicare prescription drug coverage (MA-PD). If adding Part D to MA Plans—you can add to Private Fee-for-Service and Medicare Medical Savings Account (MSA) Plans; you can't add to an HMO or PPO plan without drug coverage*.

Medigap policies don't work with these plans. If you join an MA Plan, you can't use Medicare Supplement Insurance (Medigap) Policy to pay for out-of-pocket costs you have in the Medicare Advantage Plan.

*Visit [Medicare.gov/Pubs/pdf/11135.pdf](https://www.Medicare.gov/Pubs/pdf/11135.pdf) to access the publication "How Medicare Prescription Drug Coverage Works With a Medicare Advantage Plan or Medicare Cost Plan."

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



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Medicare Getting Started

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If you're already getting Social Security benefits (for example, getting early retirement at least 4 months before you turn 65), you'll automatically be enrolled in Medicare Part A and Part B without an additional application. You'll get your Initial Enrollment Period package, which includes your Medicare card and other information, about 3 months before you turn 65 (coverage begins the first day of the month you turn 65), or 3 months before your 25th month of disability benefits (coverage begins your 25th month of disability benefits).

If you're not getting retirement benefits from Social Security or the Railroad Retirement Board (RRB), you must sign up to get Medicare. We'll talk about the periods when you can enroll later.

NOTE: If you live in Puerto Rico and get benefits from Social Security or the RRB, you'll automatically get Part A the first day of the month you turn 65 or after you get disability benefits for 24 months. However, if you want Part B, you'll need to sign up for it. If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Contact your local Social Security office or the RRB for more information.

NOTE: "Welcome to Medicare," CMS Product No. 11095, is pictured on this slide. It's part of the Initial Enrollment Period package. Visit [Medicare.gov/Pubs/pdf/11095.pdf](https://www.medicare.gov/Pubs/pdf/11095.pdf).

Medicare Card

- Keep it and accept Medicare Part A and Part B
- Return it to refuse Part B
 - Follow instructions on back of card

Front

Back

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Medicare Getting Started

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When you have Original Medicare, you use your red, white, and blue Medicare card when you get health care services. The Medicare card shows the type of Medicare coverage (Part A and/or Part B) you have and the date the coverage started. Your card may look slightly different from this one; it's still valid.

The Medicare card also shows your Medicare claim number. For most people, the claim number has 9 numerals and 1 letter. There also may be a number or another letter after the first letter. The 9 numerals show which Social Security record your Medicare is based on. The letter or letters and numbers tell how you're related to the person with that record. For example, if you get Medicare on your own Social Security record, you might have the letter "A," "T," or "M" depending on whether you get both Medicare and Social Security benefits or Medicare only. If you get Medicare on your spouse's record, the letter might be a B or D. For railroad retirees, there are numbers and letters in front of the Social Security number. These letters and numbers have nothing to do with having Medicare Part A or Part B. You should contact Social Security (or the Railroad Retirement Board if you receive railroad retirement benefits) if any information on the card is incorrect.

If you get your Medicare card in your Initial Enrollment Period package and don't want Part B, follow the directions and return the card. We will talk more about the few reasons why you might want to delay taking Part B. If you choose a Medicare Advantage Plan, your plan may give you a card to use when you get health care services and supplies.

NOTE: A sample Medicare card is available at [CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/Sample-Medicare-Card-Job-Aid.pdf](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/Sample-Medicare-Card-Job-Aid.pdf). When changes to the card are made, a new sample will be posted.

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

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Medicare Getting Started

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If you aren't getting Social Security or Railroad Retirement Board (RRB) benefits at least 4 months before you turn 65 (for instance, because you're still working), you'll need to sign up for Part A (even if you're eligible to get Part A free) and Part B. You should contact Social Security to apply for Medicare 3 months before you turn 65. If you worked for a railroad, contact the RRB to sign up. You don't have to be retired to get Medicare.

For persons born in 1938 or later, their Social Security benefit may be affected by a provision that raises the age at which *full* Social Security benefits are payable.

Social Security benefits will gradually increase from 65 to 67 over a 22-year period beginning in 2000 for those retiring at 62.

You can calculate your age for collecting *full* Social Security retirement benefits at SSA.gov/retirement/ageincrease.htm.

For those who retired or will retire at 62, you get partial benefits.

The earliest a person can start receiving reduced Social Security retirement benefits remains 62.

For more information visit SSA.gov/pressoffice/IncRetAge.html.

NOTE: Although the age to receive full Social Security benefits is increasing, Medicare benefit eligibility still begins at 65.

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

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Medicare Getting Started

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Your first and most important chance to enroll in Medicare, especially Part B, is during your Initial Enrollment Period (IEP). Your IEP lasts 7 months. It begins 3 months before you turn 65 and ends 3 months after you turn 65.

NOTE: If your birthday is on the 1st of the month, your IEP is 1 month earlier. This means that your IEP begins 4 months before your turn 65 and ends 2 months after you turn 65.

First, we'll talk about enrolling in Part A:

If you're eligible for **free** Part A, you can enroll in Part A once your IEP begins (3 months before you turn 65) and any month afterward.

If you're not eligible for free Part A, meaning you have to pay a premium for Part A, you can only enroll in Part A during your IEP or during the limited Part B enrollment periods.

Now, let's talk about enrolling in Part B.

For everyone (whether you get free Part A or have to pay a premium for it), you can only enroll in Part B during

- Your IEP
- The annual General Enrollment Period (GEP)
- In limited situations, a Special Enrollment Period (SEP)

If you don't enroll in Part B (or premium Part A) during your IEP, you may have to pay a penalty. For Part B, it's a lifetime penalty.

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

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Medicare Getting Started

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The first time you can enroll in Medicare is at the beginning of your IEP. Again, your IEP begins 3 months before you turn 65 and ends 3 months after you turn 65.

During your IEP, you can enroll in Part A and Part B. We'll talk about Part B and premium Part A first. Only people who don't qualify for free Part A must pay a premium for Part A coverage. You must pay a monthly premium for both Part B and premium Part A coverage.

Your Part B (or premium Part A) coverage will start based on when you enroll in it. If you enroll during the first 3 months of your IEP (the 3 months before the month you turn 65), your Part B coverage will begin the first of the month you turn 65.

If you enroll the month you turn 65, your coverage will begin the first of the next month.

If you enroll in the last 3 months of your IEP (the 3 months after you turn 65), your coverage will begin 2 to 3 months after you turn 65.

These delays are required by law. If you don't enroll in Part B (or premium Part A) during your IEP, you may have to pay a lifetime penalty.

If you're eligible for free Part A, you can enroll in only Part A at any time after your IEP starts. If you enroll in free Part A during any month of your IEP or 2 months after your IEP ends, your Part A coverage will begin the first of the month you turn 65.

If you enroll in free Part A later, your Part A coverage will start 6 months back from the date Social Security determines you're eligible. This is also required by law. You can't pick your free Part A start date. The date free Part A begins is important to people who contribute to a Health Savings Account (HSA) because they can't deposit money in their HSA for 6 months before their Part A start date.

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

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Medicare Getting Started

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If you didn't sign up for Part B (or premium Part A) during your Initial Enrollment Period (IEP), you can enroll during the General Enrollment Period (GEP). For most people who don't enroll during their IEP, this is their only chance to enroll in Part B.

The GEP occurs each year. It begins January 1 and ends March 31. If you enroll in the GEP, your coverage will start on July 1. This is required by law.

In addition, if more than 12 months passed since you turned 65, you'll likely have to pay a lifetime penalty that is added to your monthly Part B premium. This means that your monthly premium will be higher than if you signed up during your IEP. The longer you go without the coverage, the higher the penalty.

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.

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Medicare Getting Started

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There are very few Special Enrollment Periods (SEPs) for Part B and premium Part A enrollment allowed by law. Most people don't qualify for an SEP. However, if you're still working, you may be eligible.

The SEP allows you to enroll after your Initial Enrollment Period (IEP) and not wait for the General Enrollment Period (GEP). And, you won't have to pay a penalty.

If you didn't sign up for Part B (or premium Part A) during your IEP, you may be able to enroll during the SEP. This SEP is limited.

To be eligible, you must have group health plan coverage based on active, current employment. If you're 65 or older, you must get this employer-sponsored coverage based on your or your spouse's current employment. If you have Medicare based on disability, you can also have employer-sponsored coverage based on a member's current employment.

It's important to note that COBRA, retiree coverage, long-term worker's compensation, or VA coverage isn't considered active, current employment.

To qualify for the SEP, you must have this group health plan coverage for all the months you were eligible to enroll in Part B, but didn't. For most people, this means you had group health plan coverage since you turned 65.

You can enroll using the SEP at any time while you have group health plan coverage based on active, current employment. If you lose either the group health plan coverage **or** the current employment, you have 8 months to enroll. If you don't enroll within the 8 months, you'll have to wait until the next GEP to enroll, you'll have a gap in your coverage and you may have to pay a penalty.

We'll talk more about making the decision to delay Part B enrollment later.

Decision Review: How Do I Want to Get My Medicare Coverage?

- Original Medicare or Medicare Advantage?
- Should I take Part A and Part B? When?
- Do I need a Medigap policy?
- What about Part D?
- What do I need to do if I'm not retiring at 65?



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Medicare Getting Started

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There are some decisions you'll need to make about your Medicare coverage, including the following:

- Do I want Original Medicare or should I consider a Medicare Advantage Plan?
- Should I take Part A and Part B? When?
- Do I need a Medigap policy?
- What about Part D?
- What do I need to do if I'm not retiring at 65?

Check Your Knowledge—Question 1

Which of the following best describes your Initial Enrollment Period?

- a. The period between January 1–March 31 each year
- b. The period between January 1–February 14
- c. An 8-month period to sign up after employment ends or the group health plan insurance based on current employment ends, whichever happens first
- d. An enrollment period that becomes available to you when you first become eligible for Medicare (in most cases)

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Check Your Knowledge—Question 1

Which of the following best describes your Initial Enrollment Period?

- a. The period between January 1–March 31 each year
- b. The period between January 1–February 14
- c. An 8-month period to sign up after employment ends or the group health plan insurance based on current employment ends, whichever happens first
- d. An enrollment period that becomes available to you when you first become eligible for Medicare (in most cases)

Answer: d. An Initial Enrollment Period (IEP) is what becomes available to you when you first become eligible for Medicare. For example, if you're eligible when you turn 65, you can sign up during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

If you have Medicare because of a disability or End-Stage Renal Disease, you get a second IEP when you turn 65.

Original Medicare

Part A—Hospital Insurance Coverage

- Part A – Hospital Insurance helps cover 
 - Inpatient hospital care
 - Inpatient skilled nursing facility (SNF) care
 - Blood (inpatient)
 - Certain inpatient non-religious, nonmedical health care in approved religious nonmedical institutions (RNHCIs)
 - Home health care
 - Hospice care

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Medicare Part A (hospital insurance) helps cover medically necessary inpatient services.

- Hospital inpatient care—Semi-private room, meals, general nursing, other hospital services and supplies, as well as care in inpatient rehabilitation facilities and inpatient mental health care in a psychiatric hospital (lifetime 190-day limit).
- Inpatient skilled nursing facility (SNF) care (not custodial or long-term care) under certain conditions.
- Blood—In most cases, if you need blood as an inpatient, you won't have to pay or replace it.
- Certain inpatient health care services in approved religious nonmedical health care institutions (RNHCIs). Medicare will only cover the inpatient non-religious, nonmedical items and services. Examples include room and board, or any items or services that don't require a doctor's order or prescription, like un-medicated wound dressings or use of a simple walker
- Home health care—A doctor, or certain health care providers who work with the doctor, must see you face-to-face to certify that you need home health services. You must be homebound, which means that leaving home is a major effort.
- Hospice care—Your doctor must certify that you're expected to live 6 months or less. Coverage includes drugs for pain relief and symptom management; medical, nursing, and social services; as well as services Medicare usually doesn't cover, such as grief counseling.

NOTE: Medicare doesn't pay for your hospital or medical bills if you're not lawfully present in the United States. Also, in most situations, Medicare doesn't pay for your hospital or medical bills if you're incarcerated.

Paying for Medicare Part A (Hospital Insurance)

- Most people don't pay a premium for Part A
 - If you paid Federal Insurance Contributions Act (FICA) taxes at least 10 years
- If you paid FICA less than 10 years
 - Can pay a premium to get Part A
- May have a penalty if you don't enroll when first eligible

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You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is sometimes called premium-free or free Part A. Federal Insurance Contributions Act (FICA) tax is a United States federal payroll (or employment) tax imposed on both employees and employers to fund Social Security and Medicare.

If you aren't eligible for free Part A, you may be able to buy Part A if

- You're 65 or older, and you have (or are enrolling in) Part B, and meet the citizenship and residency requirements.
- You're under 65, disabled, and your free Part A coverage ended because you returned to work. (If you're under 65 and disabled, you may continue to get free Part A for up to 8 1/2 years after you return to work.)

In most cases, if you choose to buy Part A, you must also have Part B and pay monthly premiums for both. The amount of the premium depends on how long you or your spouse worked in Medicare-covered employment.

About 99% of people with Medicare don't pay a Part A premium since they have at least 40 quarters of Medicare-covered employment. Enrollees 65 and over and certain persons with disabilities who have fewer than 40 quarters of coverage pay a monthly premium to receive coverage under Part A.

Social Security determines if you have to pay a monthly premium for Part A. In 2016, the Part A premium for a person who has worked less than 30 quarters of Medicare-covered employment is \$411 per month, \$226 per month for people with 30 or more work credits. If you aren't eligible for free Part A, and you don't buy it when you're first eligible, your monthly premium may go up 10% for every 12 months you didn't have the coverage. You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.

If you have limited income and resources, your state may help you pay for Part A and/or Part B. Call Social Security at 1-800-772-1213 for more information about the Part A premium. TTY users should call 1-800-325-0778.

Part A—What You Pay in Original Medicare—2016

Hospital Inpatient Stay	▪ \$1,288 deductible and no coinsurance for days 1–60 of each benefit period ▪ \$322 per day for days 61–90 each benefit period ▪ \$644 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
Skilled Nursing Facility Care	▪ \$0 for the first 20 days of each benefit period ▪ \$161 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

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There are costs you pay in Original Medicare. This is what you pay per benefit period (discussed on the next slide) in 2016 for Part A–covered medically necessary services:

- **Hospital Inpatient Stay**
 - \$1,288 deductible for days 1–60, \$322 coinsurance per day for days 61–90, \$644 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
- **Skilled Nursing Facility (SNF) Care**
 - \$0 for first 20 days of each benefit period*; Up to \$161 coinsurance per day for days 21–100 of each benefit period; All costs after day 100

If you go into a hospital or a SNF after 1 benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.

- **Home Health Care Services**
 - \$0 for home health care services
 - 20% of the Medicare-approved amount (coinsurance) for durable medical equipment for providers accepting assignment (must use a contract provider if in a Competitive Bidding Area)

NOTE: If you can't afford to pay these costs, there are programs that may help. These programs are discussed later in this presentation.

Benefit Periods

- Measures use of inpatient hospital and skilled nursing facility (SNF) services
- Begins the day you first receive inpatient care
 - In hospital or SNF
- Ends when not in hospital/SNF 60 days in a row
- Pay Part A deductible for each benefit period
 - \$1,288 in 2016
- No limit to number of benefit periods you can have

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A benefit period refers to the way that Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you're admitted as an inpatient in a hospital or SNF. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. You must pay the Part A inpatient hospital deductible (\$1,288 in 2016), for each benefit period. There is no limit to the number of benefit periods you can have.

Examples:

- You spend 5 days in the hospital. You then enter a SNF for 20 days of rehabilitation. You then return home. Your benefit period will end when you have been out of the SNF for 60 days, or 85 days after you first entered the hospital. If you don't return to the hospital as an inpatient in that time frame, you'll pay another deductible for the next benefit period.
- You have returned home after being an inpatient in the hospital or in a combination of hospital and SNF. After 2 weeks at home you must return to the hospital. You haven't been out of inpatient care for 60 days, so you're still in your first benefit period. You don't have to pay another hospital deductible.

NOTE: To qualify for post-hospital extended care services, i.e. SNF, you must have been an inpatient of a hospital for a medically necessary stay of at least 3 consecutive calendar days. The 3 consecutive calendar day stay requirement can be met by stays totaling 3 consecutive days in one or more hospitals. In determining whether the requirement has been met, the day of admission, *but not the day of discharge*, is counted as a hospital inpatient day. It's important to note that an overnight stay doesn't guarantee that you're an inpatient. An inpatient hospital stay begins the day you're formally admitted with a doctor's order.

Decision: Do I Need to Sign up for Part A?

- Consider
 - It's free for most people
 - You can pay for it if your work history isn't sufficient
 - There may be a penalty if you delay
 - If you/your spouse is actively working and covered by employer plan
 - Talk to your benefits administrator
- Stop contributions to Health Savings Account 6 months prior to enrollment
- Private insurance doesn't have to pay primary if you aren't enrolled

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If you're receiving Social Security or Railroad Retirement Benefits at least 4 months before you turn 65, you'll be automatically enrolled in free Part A.

If you don't get Part A automatically, you should consider signing up for Part A when you're first eligible (during your IEP). Most people don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working.

If you aren't eligible for free Part A, and you don't buy it when you're first eligible, your monthly premium may go up 10% for every 12 months you didn't have the coverage. You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up. The 10% premium surcharge will apply only after 12 months have elapsed from the last day of the IEP to the last date of the enrollment period you used to enroll. In other words, if it's less than 12 months, the penalty won't apply. This penalty won't apply to you if you're eligible for the Special Enrollment Period (SEP). Remember, you're only eligible for an SEP if you or your spouse (or family member if you're disabled) is actively working, and covered by a group health plan through the employer or union based on that work, or during the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first.

If you're still working or have coverage through a spouse, talk to your employer benefits coordinator to learn how enrolling in Medicare (or delaying enrollment) will affect your employer coverage. You can no longer contribute to an HSA if you have Medicare. Talk to your company's benefits administrator about when you should stop contributing to an HSA if you plan to sign up for Medicare. You may have to stop contributing to your HSA up to 6 months before your Medicare starts. You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses (like deductibles, premiums, copayments). If you contribute to your HSA after you have Medicare, you could be subject to a tax penalty by the IRS. See IRS Publication 969 for more information, and visit [IRS.gov/pub/irs-pdf/p969.pdf](https://www.irs.gov/pub/irs-pdf/p969.pdf).

NOTE: If you have a Marketplace plan and you sign up for Medicare, you'll lose any tax credit and/or reduced copayments and coinsurances you may be getting.

Original Medicare

Part B—Medical Insurance Coverage

- Part B—Medical Insurance helps cover



- Doctors' services
- Outpatient medical and surgical services, supplies
- Clinical lab tests
- Durable medical equipment
- Diabetic testing supplies
- Preventive services

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Medicare Part B helps cover medically necessary outpatient services and supplies.

- Doctors' services—Services that are medically necessary.
- Outpatient medical and surgical services and supplies—For approved procedures like X-rays or stitches.
- Clinical laboratory services—Blood tests, urinalysis, and some screening tests.
- Durable medical equipment like walkers and wheelchairs—You may need to use certain suppliers under the Durable Medical Equipment, Prosthetics, Orthotics and Supplies Competitive Bidding Program. Visit [Medicare.gov/supplierdirectory/](https://www.Medicare.gov/supplierdirectory/).
- Diabetic testing supplies—You may need to use specific suppliers for some types of diabetic testing supplies.
- Preventive services—Exams, tests, screening and shots to prevent, find, or manage a medical problem.

What You Pay – Part B Premium

- Most people will continue to \$104.90 per month due to no 2016 Social Security cost-of-living adjustment (if their Part B premium was deducted from their December 2015 and January 2016 Social Security or Railroad Retirement benefits [they are held harmless])
 - You may pay a higher premium if you have a Part B late enrollment penalty
- There is a new standard premium some people will need to pay in 2016 (see next slide)

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You pay a premium for Part B each month. Most people who get Social Security benefits will continue to pay the same Part B premium amount as they paid in 2015 (most paid \$104.90). This is because there wasn't a cost-of-living adjustment for 2016 Social Security benefits. In 2016, the standard Part B premium amount will be \$121.80 (or higher depending on your income).

REMEMBER: This premium may be higher if you didn't choose Part B when you first became eligible. The cost of Part B may go up 10% for each 12-month period that you could have had Part B but didn't take it. An exception would be if you can enroll in Part B during a Special Enrollment Period because you or your spouse (or family member if you're disabled) is still employed and you're covered by a group health plan through that employment.

When the beneficiary's Social Security benefit payment will be lower in January than in December solely because Medicare Part B premiums increase, a provision in the Social Security Act called "Hold Harmless," protects their benefit payment from going down. We also refer to this as "Variable SMI, or VSMI."

VSMI applies only if the beneficiary meets all of the following conditions:

- Entitled to Social Security benefits for the months of November and December;
- Entitled to a cash benefit for November and December; and
- Receives a cash benefit in December and January with Medicare Part B premiums deducted from both months.)

What You Pay – 2016 Standard Part B Premium

- Those who'll pay the 2016 standard premium (\$121.80 or higher) include those in any of these 5 groups. Those who
 1. Enroll in Part B for the first time in 2016
 2. Don't get Social Security/Railroad Retirement benefits
 3. Are directly billed for their Part B Premiums
 4. Have both Medicare and Medicaid, and Medicaid pays their premiums
 5. Have a modified adjusted gross income, as reported on their IRS tax return from 2 years ago, is above a certain amount (Income-Related Monthly Adjustment Amount [IRMAA])(see next slide)

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Those who'll pay the standard premium (\$121.80 or higher) in 2016 include those in one of these 5 groups. Those who

- Enroll in Part B for the first time in 2016
- Don't get Social Security benefits
- Are directly billed for your Part B premiums
- Have Medicare and Medicaid, and Medicaid pays your premiums
- Have a modified adjusted gross income as reported on their IRS tax return from 2 years ago that is above a certain amount
 - This is the Income-Related Monthly Adjustment amount (IRMAA) (see next slide)

Monthly Part B Standard Premium – Income-Related Medicare Adjustment Amount for 2016

If your yearly income *in 2014* (for what you pay in 2016) was

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	In 2016 You Pay
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$121.80
\$85,000.01–\$107,000	\$170,000.01–\$214,000	Not applicable	\$170.50
\$107,000.01–\$160,000	\$214,000.01–\$320,000	Not applicable	\$243.60
\$160,000.01–\$214,000	\$320,000.01–\$428,000	Above \$85,00 and up to \$129,000	\$316.70
Above \$214,000	Above \$428,000	Above \$129,000	\$389.80

NOTE: You may pay more if you have a Part B late enrollment penalty.

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Individuals who aren't held harmless (fall into one of the 5 categories listed on slide 35) pay the following premiums depending on their income. For those whose income is

- \$85,000 or less, and file an individual tax return, file a joint tax return with a yearly income of \$170,000 or less, or file married with separate tax returns, the Part B premium is \$121.80 per month.
- \$85,000.01–\$107,000, and file an individual tax return, file a joint tax return with a yearly income above \$170,000 up to \$214,000, or file married with separate tax returns, the Part B premium is \$170.50 per month
- \$107,000.01–\$160,000, and file an individual tax return, file a joint tax return with a yearly income of above \$214,000 up to \$320,000, or file married with a separate tax return, the Part B premium is \$243.60 per month
- \$160,000.01–\$214,000, and file an individual tax return, file a joint tax return with an income above \$320,000 up to \$428,000, or file married with separate tax returns with an income above \$85,000 and up to \$129,000, the Part B premium is \$316.70 per month
- Above \$214,000, and file an individual tax return, file a joint tax return with an income above \$428,000, or file married and file separate tax return with an income above \$129,000, the Part B premium is \$389.80 per month

If you have to pay a higher amount for your Part B premium and you disagree (for example, if your income goes down), call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Part B—(Medical Insurance)

What You Pay in Original Medicare in 2016

Yearly Deductible	\$166.00
Coinsurance for Part B Services	▪ 20% coinsurance for most covered services, like doctor's services and some preventive services, if provider accepts assignment ▪ \$0 for some preventive services ▪ 20% coinsurance for outpatient mental health services, and copayments for hospital outpatient services

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In addition to premiums, there are other costs you pay in Original Medicare. This is what you pay in 2016 for Part B covered medically necessary services:

- The annual Part B deductible is \$166 in 2016. If you have Original Medicare, you pay the Part B deductible, which is the amount a person must pay for health care each calendar year before Medicare begins to pay. This amount can change every year in January. This means that you must pay the first \$166 of your Medicare-approved medical bills in 2016 before Part B starts to pay for your care.
- Coinsurance for Part B services. In general, it's 20% for most covered services for providers accepting assignment.
- Some preventive services have no coinsurance, and the Part B deductible doesn't apply as long as the provider accepts assignment*.
- You pay 20% for outpatient mental health services (visits to a doctor or other health care provider to diagnose your condition or monitor or change your prescriptions, or outpatient treatment of your condition [like counseling or psychotherapy] for providers accepting assignment).
- If you can't afford to pay these costs, there are programs that may help. These programs are discussed later in this presentation.

*Assignment is an agreement between Medicare and health care providers and suppliers to accept the Medicare-approved amount as payment in full. You pay the deductibles and coinsurance (usually 20% of the approved amount). If assignment isn't accepted, providers can charge you up to 15% above the approved amount (called the "limiting charge"), and you may have to pay the entire amount up front. Covered services include medically necessary doctor's services; outpatient therapy such as physical therapy, speech therapy, and occupational therapy subject to limits; most preventive services; durable medical equipment; and blood received as an outpatient that wasn't replaced after the first 3 pints.

Decision: Should I Keep/Sign up for Part B?

- Consider

- Most people pay a monthly premium
 - Usually deducted from SSA/Railroad Retirement benefits
 - Amount depends on income
- It may supplement employer coverage
 - Contact your benefits administrator to understand the impact to your employer plan

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If you're already getting Social Security benefits (for example, getting early retirement) at least 4 months before you turn 65, you'll automatically be enrolled in Medicare Part A and Part B without an additional application. You'll get your Initial Enrollment Period package, which includes your Medicare card and other information, about 3 months before you turn 65 (coverage begins the first day of the month you turn 65), or 3 months before your 25th month of disability benefits (coverage begins your 25th month of disability benefits).

The Part B premium is usually deducted from monthly Social Security, Railroad Retirement, or federal retirement payments. The amount depends on your income and when you enroll in Part B. If you delay enrollment, you may have to pay a lifetime penalty, which is added to your monthly Part B premium.

People who don't get a retirement payment or whose payment isn't enough to cover the premium get a bill from Medicare for their Part B premiums. The bill can be paid by credit card, check, or money order.

Having employer or union coverage while you or your spouse, or family member if you're disabled, is still working can affect your Part B enrollment rights. This includes federal and state employment, and TRICARE active-duty military service. You should contact your employer or union benefits administrator to find out how your insurance works with Medicare and if you should enroll in Part B during your Initial Enrollment Period.

When You Must Have Part B

- You must have Part B if
 - You want to buy a Medigap policy
 - You want to join a Medicare Advantage Plan
- You're eligible for TRICARE for Life (TFL) or CHAMPVA
- Your employer coverage requires you have it (less than 20 employees)
 - Talk to your employer's or union benefits administrator
- VA benefits are separate from Medicare
 - You pay a penalty if you sign up late or if you don't sign up during your Initial Enrollment Period

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You must have Part B if

- You want to buy a Medigap (Medicare Supplement Insurance) policy
- You want to join a Medicare Advantage Plan
- You're eligible for TRICARE for Life (TFL)* or Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- Your employer coverage requires you or your spouse/family member to have it—less than 20 employees (talk to your employer's or union benefits administrator)

Veterans benefits are separate from Medicare. With Veterans benefits, you may choose to not enroll in Part B, but you pay a penalty if you don't sign up for Part B during your Initial Enrollment Period (visit VA.gov). If you have VA coverage, you won't be eligible to enroll in Part B using the Special Enrollment Period (SEP).

*TFL provides expanded medical coverage to Medicare-eligible uniformed services retirees 65 or older, to their eligible family members and survivors, and to certain former spouses. You **must** have Medicare Part A (Hospital Insurance) **and** Medicare Part B (Medical Insurance) to get TFL benefits. However, if you're an active-duty service member, or the spouse or dependent child of an active-duty service member, you don't have to enroll in Part B to keep your TRICARE coverage. When the active-duty service member retires, you must enroll in Part B to keep your TFL coverage. You can get Part B during a Special Enrollment Period if you have Medicare because you're 65 or older, or you're disabled. For more information, visit Tricare.mil/mybenefit.

You must have Part A and Part B to keep your CHAMPVA coverage.

NOTE: See also Medicare.gov/Pubs/pdf/02179.pdf for more information on "Who Pays First."

Part B and Active Employment

- If you don't have coverage from active employment
 - Delaying Part B may mean
 - Higher premiums
 - Paying for your health care out of pocket
 - Waiting until next General Enrollment Period to enroll (January 1 –March 31)
 - With coverage not starting until July 1
- If you do have coverage through active employment
 - You may want to delay Part B
 - No penalty if you enroll while you have coverage or within 8 months of losing coverage

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If you don't take Part B when you're first eligible, you'll have to pay a premium penalty of 10% for each full 12-month period you could have had Part B but didn't sign up for it, except in special situations. In most cases, you'll have to pay this penalty for as long as you have Part B.

If you don't take Part B when you're first eligible, you may have to wait to sign up during the annual General Enrollment Period (GEP), which runs from January 1 through March 31 of each year. Your coverage will be effective July 1 of that year.

Having coverage through an employer (including federal or state employment, but not military service) or union while you or your spouse (or family member if you're disabled) is still working can affect your Part B enrollment rights. If you or your spouse are covered through active employment, you have a Special Enrollment Period (SEP). This means you can join Part B anytime that you or your spouse (or family member if you're disabled) is working, and covered by a group health plan through the employer or union based on that work, or during the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first. Usually, you don't pay a late enrollment penalty if you sign up during an SEP. This SEP doesn't apply to people with End-Stage Renal Disease (ESRD).

You should contact your employer or union benefits administrator to find out how your insurance works with Medicare and if it would be to your advantage to delay Part B enrollment.

Check Your Knowledge—Question 2

Which part of Medicare covers diabetic testing supplies?

- a. Part A
- b. Part B
- c. Part C
- d. Part D

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Check Your Knowledge—Question 2

Which part of Medicare covers diabetic testing supplies?

- a. Part A
- b. Part B
- c. Part C
- d. Part D

Answer: b. Medicare Part B (Medical Insurance) covers some diabetes supplies, including

- Blood sugar (glucose) test strips
- Blood sugar testing monitors
- Insulin
- Lancet devices and lancets
- Glucose control solutions
- Therapeutic shoes or inserts

You may need to use specific suppliers for some types of diabetic testing supplies. Visit [Medicare.gov/supplierdirectory/search.html](https://www.medicare.gov/supplierdirectory/search.html).

Check Your Knowledge—Question 3

Which of the following best describes what Medicare Part A covers when the services are medically necessary?

- a. First 3 pints of blood, all costs for skilled nursing facility care after day 100 in the benefit period
- b. Emergency room visits, X-rays, lab work
- c. Outpatient prescription drugs
- d. Inpatient hospital care, inpatient care in a skilled nursing facility care, home health care and hospice care

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Check Your Knowledge—Question 3

Which of the following best describes what Medicare Part A (Hospital Insurance) covers when the services are medically necessary?

- a. First 3 pints of blood, all costs for skilled nursing facility (SNF) care after day 100 in the benefit period
- b. Emergency room visit, X-rays, lab work
- c. Outpatient prescription drugs
- d. Inpatient hospital care, inpatient care in a SNF, home health care and hospice care

Answer: d. Inpatient hospital care, inpatient care in a SNF, home health care and hospice care.

Part A—Hospital Insurance helps cover

- Inpatient hospital care
- Inpatient SNF care
- Home health care
- Hospice care
- Blood

What Is a Medigap Policy?

- Medigap (Medicare Supplement Insurance) Policies
 - Sold by private companies
- Fills gaps in Original Medicare
 - Deductibles, coinsurance, copayments
- All plans with same letter
 - Have same coverage
 - Costs are different
 - Except Minnesota, Massachusetts, and Wisconsin

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Now let's talk about one way to help address some of the costs associated with Original Medicare coverage. A Medigap policy is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage. Medigap policies can help pay your share (coinsurance, copayments, or deductibles) of the costs of Medicare-covered services. Some Medigap policies also cover certain benefits Original Medicare doesn't cover.

Medigap policies don't cover your share of the costs under other types of health coverage, including Medicare Advantage Plans, stand-alone Medicare Prescription Drug Plans, employer/union group health coverage, Medicaid, Department of Veterans Affairs benefits, or TRICARE.

In all states except Massachusetts, Minnesota, and Wisconsin, Medigap policies must be one of the standardized Plans A, B, C, D, F, G, K, L, M, or N so they can be easily compared. Each plan has a set of benefits that are the same for any insurance company. It's important to compare Medigap policies, because costs can vary. Each company decides which Medigap policies it will sell and the price for each plan, with state review and approval. Other differences include pre-existing conditions waiting period, crossover of claims from Medicare Administrative Contractor to Medigap policy, guarantee issue, etc.

For more information on Medigap, see Module 3 in the Training Library, or visit [CMS.gov/Outreach-and-Education/ Training/CMSNationalTrainingProgram/Training-Library.html](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Training-Library.html).

Medigap Plan Types

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	50%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	100%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-Pocket Limit in 2015**							\$4,940	\$2,470		

*Plan F is also offered as a high-deductible plan by some insurance companies in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of \$2,180 in 2015 before your policy pays anything.

**For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$166 in 2016), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

All Medigap policies cover a basic set of benefits, including the following:

- All plans cover 100% of Medicare Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up*.
- Medicare Part B coinsurance or copayment, with Plans A, B, C, D, F, G, M, and N covering 100%. Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission. Plan K pays 50% of Medicare part B coinsurance or copayment, with Plan L paying 75%.
- Blood (first 3 pints) with Plans A, B, C, D, F, G, M, and N covering 100%, and Plan K paying 50% and Plan L paying 75%.
- Part A hospice care coinsurance or copayment with Plans A, B, C, D, F, G, M, and N covering 100%, and Plan K paying 50% and Plan L paying 75%.

In addition, each Medigap plan covers different benefits:

- The skilled nursing facility care coinsurance is covered 100% by Plans C, D, F, G, M, and N covering 100%, and Plan K paying 50% and Plan L paying 75%.
- The Medicare Part A deductible is covered 100% by Plans B, C, D, F, G, and N, and Plans K and M paying 50% and Plan L paying 75%.
- The Medicare Part B deductible is 100% covered by Medigap Plans C and F.
- The Medicare Part B excess charges are covered 100% by Medigap Plans F and G.
- Foreign travel emergency costs up to the plans' limits are covered at 80% by Medigap Plans C, D, F, G, M, and N.
- Plans K and L have out-of-pocket limits of \$4,940 and \$2,470, respectively, in 2015.

*Plan F also offers a high-deductible plan in some states.

Decision: Do I Need a Medigap Policy?

- Consider
 - It only works with Original Medicare
 - Do you have other supplemental coverage?
 - If so, you might not need Medigap
 - Can you afford Medicare deductibles and copayments?
 - What does the monthly Medigap premium cost?

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You need to have Original Medicare to get a Medigap policy; Medigap doesn't work with Medicare Advantage.

If you have other coverage that supplements Medicare, such as retiree coverage, you might not need Medigap.

You need to consider whether you can afford Medicare deductibles and copayments and weigh this against how much the monthly Medigap premium costs.

How Do I Find the Right Medigap Policy for Me?

- Compare plans by computer or phone
 - Visit Medicare.gov
 - Use the Medigap comparison tool
 - Call 1-800-MEDICARE (1-800-633-4227)
 - TTY users should call 1-877-486-2048
 - Call your State Health Insurance Assistance Program (SHIP)
 - Only a few states extend protections to the disabled population
 - Check with your State Department of Insurance

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The benefits in any Medigap plan identified with the same letter are the same regardless of which insurance company you purchase your policy from. For instance, all Medigap Plan A policies offer the same benefits. Different insurance companies may charge different premiums for the same exact policy. As you shop for a policy, be sure you're comparing the same policy (for example, compare Plan A from one company with Plan A from another company).

To find a Medigap policy in your area by computer or phone:

- Visit [Medicare.gov](https://www.medicare.gov) and use the Medigap comparison tool.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program (SHIP) for free counseling to help you compare Medigap policies. You can get their telephone number by contacting 1-800-MEDICARE.
- Only a few states extend protections to people who have Medicare because of a disability. Check with your State Insurance Department.

When Is the Best Time to Buy a Medigap Policy?

- Consider
 - Your Medigap Open Enrollment Period (OEP) begins the month you're 65 or older AND enrolled in Part B
 - Lasts 6 months minimum, may be longer in your state
 - You have protections – companies MUST sell you a plan if in your OEP
 - You can also buy a Medigap policy whenever a company agrees to sell you one
 - If later, there may be restrictions

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Usually the best time to buy a Medigap policy is during your Medigap Open Enrollment Period (OEP). It begins when you're 65 or older and enrolled in Part B for the first time. You must also have Medicare Part A to have a Medigap policy.

You have a 6-month Medigap OEP, which gives you a guaranteed right to buy a Medigap policy. Some states may have a longer period. Once this period starts, it can't be delayed or repeated.

During your Medigap OEP companies can't do the following:

- Refuse to sell you any Medigap policy they offer
- Make you wait for coverage (there can be a waiting period for pre-existing conditions if you don't have creditable coverage before the OEP)
- Charge more because of a past/present health problem

You may want to apply for a Medigap policy before your Medigap Open Enrollment Period starts if your current health insurance coverage ends the month you become eligible for Medicare, or you reach 65, to have continuous coverage without any break.

You can also buy a Medigap policy whenever a company agrees to sell you one. However, there may be restrictions, such as medical underwriting or a waiting period for pre-existing conditions.

Medical underwriting is a process used by insurance companies to try to figure out your health status when you're applying for health insurance coverage to determine whether to offer you coverage, at what price, and with what exclusions or limits.

To Buy a Medigap Policy, Follow These Steps

- Decide which Medigap Plan A–N has the benefits you need
 - Find out which insurance companies sell Medigap policies in your state
 - Call your State Health Insurance Assistance Program (SHIP), your State Insurance Department, or visit [Medicare.gov](https://www.medicare.gov)
 - Check if your state extends protections for those with a disability
- Call the insurance companies and shop around for the best policy at a price you can afford
- Once you choose the insurance company and the Medigap policy, apply for the policy

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To buy a Medigap policy, follow these steps:

- Decide which Medigap Plan A–N has the benefits you need.
- Find out which insurance companies sell Medigap policies in your state by calling your State Health Insurance Assistance Program, your State Insurance Department, or visit [Medicare.gov](https://www.medicare.gov).
- Federal Medigap protections aren't offered for people with Medicare due to a disability, so contact your State Insurance Department to determine if your state extends protections to people under 65.
- Call the insurance companies and shop around for the best policy at a price you can afford.
- Buy the Medigap policy. Once you choose the insurance company and the Medigap plan, apply for the policy. The insurance company must give you a clearly worded summary of your Medigap policy when you apply.

Check Your Knowledge—Question 4

Medigap (Medicare supplement insurance) policies may help fill in which coverage or cost gaps?

- a. Part A and/or Part B deductibles
- b. Medicare Enrollment Penalties
- c. Prescription Drug Copays
- d. Medicare Premiums

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Check Your Knowledge—Question 4

Medigap (Medicare supplement insurance) policies may help fill which coverage or cost gaps?

- a. Part A and/or Part B deductibles
- b. Medicare Enrollment Penalties
- c. Prescription Drug Copays
- d. Medicare Premiums

Answer: a. Part A and/or Part B deductibles

Medicare supplement insurance policies (Medigap) covers gaps in Original Medicare coverage, like deductibles, coinsurance, and copayments for Medicare covered services.

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



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Medicare Part D is Medicare Prescription Drug Coverage. Part D coverage is provided through Medicare Prescription Drug Plans (PDPs) and Medicare Advantage (MA) Plans with Medicare prescription drug coverage.

There are some other types of Medicare health plans that provide health care coverage which aren't Medicare Advantage Plans, but are still part of Medicare, such as Medicare Cost Plans and Programs of All-Inclusive Care for the Elderly (PACE). Some of these plans provide Medicare Part A and Part B coverage, while others provide Part B coverage only. Some also provide Part D. These plans have some of the same rules as MA Plans. However, each type of plan has special rules and exceptions, so you should contact any plans you're interested in to get more details.

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

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Medicare contracts with private insurance companies that offer prescription drug plans to people with Medicare. Everyone with Medicare can get Medicare prescription drug coverage by enrolling in a Medicare drug plan. You may pay a penalty if you join later. You may get this coverage from a Medicare Advantage Plan (with prescription drug coverage), but you must have Part A and Part B.

Each plan has a formulary, or list of covered drugs. The formulary for each plan must include a range of drugs in the most commonly prescribed categories. This makes sure that people with different medical conditions can get the treatment they need. All Medicare drug plans generally must cover at least 2 drugs in each category of drugs, but plans can choose which specific drugs are covered in each category.

Costs vary depending on the plan. Most people will pay a monthly premium for Medicare prescription drug coverage. You'll also pay a share of the cost of your prescriptions, including a deductible (if the plan has one), copayments, and/or coinsurance. All Medicare drug plans have to provide at least a standard level of coverage set by Medicare. However, some plans might offer more coverage and additional drugs, generally for a higher monthly premium.

If you have Medicare prescription drug coverage (Part D) and a higher yearly income, you might also have to pay Part D IRMAA (Income-Related Monthly Adjustment Amount). If you have to pay this extra amount for Medicare Part D, the amount will be deducted from your Social Security or Railroad Retirement Board benefit or you'll be billed monthly by Medicare. If you get a bill for Part D IRMAA, you pay this amount to Medicare, not your Part D plan.

People with limited income and resources may be able to get Extra Help paying for their Medicare drug plan costs. "Extra Help" is discussed in further detail on slide 57.

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

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Anyone who has Medicare Part A and/or Part B is eligible to join a Medicare drug plan. You must live in the plan's service area to enroll.

You can't live outside the United States or be incarcerated or not lawfully present. Anyone in a plan who isn't lawfully present will be disenrolled (no grandfathering), effective 1/1/2016.

In most cases, you must enroll in the plan yourself by applying. Some people with limited income and resources are automatically enrolled. This will be discussed later in the presentation.

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

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You can join a Medicare drug plan when you first become eligible for Medicare, during your Initial Enrollment Period, which begins 3 months immediately before your first entitlement to both Medicare Part A and Part B.

The annual election period/**Open Enrollment Period (OEP)**—This period is from October 15 through December 7. Any eligible person can join, switch, or drop a Medicare drug plan at this time. Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. Your coverage starts January 1. For most people, this is the one time each year that changes can be made. If you make a change during this time, your new coverage starts on January 1 if the plan gets your request by December 7. Generally, your enrollment will begin the first of the month after the plan gets your enrollment request.

Generally you must stay enrolled for the calendar year. However, in certain situations you may join at other times, such as when you switch from Medicare Advantage (during the disenrollment period) to Original Medicare, you may add Part D coverage. You may also be eligible for a Special Enrollment Period (SEP), which may allow you to join, switch, or drop Medicare drug plans

- If you permanently move out of your plan's service area
- If you lose your other creditable prescription drug coverage ("creditable" means coverage that is considered at least as good as Medicare prescription drug coverage)
- If you weren't adequately informed that your other coverage wasn't creditable, or that the coverage was reduced so that it's no longer creditable
- When you enter, live at, or leave a long-term care facility like a nursing home
- If you qualify for Extra Help (you have a continuous SEP and can change your Medicare drug plan at any time)
- Or in exceptional circumstances, such as if you no longer qualify for Extra Help

Visit [Medicare.gov/Pubs/pdf/11219.pdf](https://www.medicare.gov/Pubs/pdf/11219.pdf) for "Understanding Medicare Part C & D Enrollment Periods."

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

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There is help available to find the Medicare drug plan for you. You can use the Medicare Plan Finder at [Medicare.gov/find-a-plan/](https://www.medicare.gov/find-a-plan/), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, or contact your State Health Insurance Assistance Program (SHIP) for free counseling to help you compare Medicare drug plans.

After you pick a plan that meets your needs, call the company offering it, and ask how to join. All plans must offer paper enrollment applications. Also, plans may let you enroll through their website or over the phone. Most plans also participate and offer enrollment through Medicare's website. You can also call Medicare to enroll at 1-800-MEDICARE. TTY users should call 1-877-486-2048.

Plans must process applications in a timely manner, and after you apply, the plan must notify you that it has accepted or denied your application. Plans aren't allowed to deny your application based on your health condition or the drugs you're taking.

NOTE: [Medicare.gov/contacts/](https://www.medicare.gov/contacts/) can provide SHIP contact information nationwide.

Decision: Should I Enroll in a Part D Plan?

- Consider
 - Do you have creditable drug coverage?
 - Coverage as good as Medicare's
 - For example, through an employer plan
 - No penalty if you have creditable drug coverage and delay enrolling in a Medicare drug plan
 - Will that coverage end when you retire?
 - How much do your current drugs cost?
 - What do the premiums cost for Part D plans?
- Without creditable coverage
 - Later enrollment may mean you pay a penalty
 - If a period of 63 or more days in a row lapse

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People who have another source of drug coverage, through a former employer for example, may choose to stay in that plan and not enroll in a Medicare drug plan. If your other coverage is at least as good as Medicare prescription drug coverage, called “creditable” coverage, you won’t have to pay a higher premium if you later join a Medicare drug plan. Your other plan will notify you to let you know if your coverage is creditable. This notice will explain your options. You can contact your plan’s benefits administrator for more information. Some examples of coverage that may be considered creditable include group health plans (GHPs), Federal Employees Health Benefits (FEHB), State Pharmaceutical Assistance Programs (SPAPs), Veterans Affairs coverage, and military coverage, including TRICARE.

Even if you don’t take many prescriptions now, you should consider joining a Medicare drug plan. If you decide not to join a Medicare drug plan when you’re first eligible, and you don’t have other creditable prescription drug coverage, or you don’t get Extra Help, you’ll likely pay a late enrollment penalty if you join a plan later.

You may owe a late enrollment penalty if, at any time after your Initial Enrollment Period is over, there's a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without creditable prescription drug coverage.

Currently, the late enrollment penalty is calculated by multiplying 1% of the national base beneficiary premium (\$34.10 in 2016) times the number of full, uncovered months that you were eligible but didn’t join a Medicare drug plan and went without other creditable prescription drug coverage. The final amount is rounded to the nearest \$.10 and added to your monthly premium. Since the national base beneficiary premium may increase each year, the penalty amount may also increase each year. You may have to pay this penalty for as long as you have a Medicare drug plan.

Check Your Knowledge—Question 5

What are the Part D options for people with Medicare?

- a. Stand Alone Prescription Drug Plan (PDP)
- b. Medicare Advantage Prescription Drug (MA-PD) Plan
- c. Prescription Drug Discount Card
- d. Both a and b

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Check Your Knowledge—Question 5

What are the Part D options for people with Medicare?

- a. Stand Alone Prescription Drug Plan (PDP)
- b. Medicare Advantage Prescription Drug (MA-PD) Plan
- c. Prescription Drug Discount Card
- d. Both a and b

Answer: d. Both a and b

There are 2 ways to get drug coverage to choose from depending on how you get your Medicare benefits. Part D coverage is provided through Medicare PDPs, and Medicare Advantage (MA) Plans with Medicare prescription drug coverage (MA-PD).

If you have

- Original Medicare you can select a stand-alone PDP if you want to continue to receive your other health benefits through Original Medicare.
- An MA Plan (such as an HMO or PPO), generally, you must get Part D drug coverage as part of your MA Plan's benefits package. If you join a Medicare Medical Savings Accounts, Private Fee-for-Service plan, or a Cost Plan, you can also join a PDP if drug coverage isn't already offered.

Check Your Knowledge—Question 6

It's July. You enrolled in Medicare last year but didn't enroll in a Medicare Prescription drug plan. Generally, when is your next chance to enroll in Part D?

- a. June
- b. May
- c. October
- d. December

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Check Your Knowledge—Question 6

It's July. You enrolled in Medicare last year but didn't enroll in a Medicare drug plan. Generally, when is your next chance to enroll in Part D?

- a. June
- b. May
- c. October
- d. December

Answer: c. October—See Open Enrollment Period below.

There are 3 opportunities for enrollment in Part D not including Special Enrollment Periods (SEP).

1. The **Open Enrollment Period (OEP)**—This period is from October 15 through December 7. Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. For most people, this is the one time each year that changes can be made. If you make a change during this time, your new coverage starts on January 1.
2. If you have premium-free Medicare Part A coverage, and you get Medicare **Part B for the first time** by enrolling during the Part B **General Enrollment Period** (January 1–March 31), this would allow you to sign up for a Medicare Advantage Plan (with or without prescription drug coverage) between April 1–June 30 with an effective date of July 1st. Additionally, an SEP will be provided to allow enrollment in a Medicare Prescription Drug plan for individuals who are not entitled to premium free Part A and who enroll in Part B during the General Enrollment Period for Part B (January–March) for an effective date of July 1. The SEP will begin April 1 and end June 30, with an effective date of July 1. (See also [Medicare.gov/Pubs/pdf/11219.pdf](https://www.medicare.gov/Pubs/pdf/11219.pdf)).
3. The Medicare Advantage **Disenrollment Period**—If you have Medicare Advantage coverage and switch to Original Medicare between January 1 and February 14, you may also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form. However, there is no guaranteed issue right to get a Medigap policy. Check to see if your state allows people to join at times other than your Medigap Initial Enrollment Period, or if companies in your state will accept you.

NOTE: You may owe a late enrollment penalty if, at any time after your Initial Enrollment Period is over, there's a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without creditable prescription drug coverage.

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
- May have to use network doctors or hospitals
- Types of plans available may vary



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Medicare Advantage (MA) Plans (also called Part C Plans) are health plan options approved by Medicare and run by private companies. MA Plans are part of the Medicare program; they're just another way to get Medicare coverage. Medicare pays the plan a certain amount for each member's care. If you join an MA Plan, you may have to use a network* of doctors and/or hospitals. There are 6 main types of MA Plans. Not all types of plans are available in all areas:

- Medicare Health Maintenance Organization (HMO) Plans—You get your care and services from doctors or hospitals in the plan's network. If you get care outside the plan network, you may have to pay the full cost.
- Medicare Preferred Provider Organization (PPO) Plans—You have a network of doctors and hospitals, but with a PPO plan, you can also use out-of-network providers for covered services, usually for a higher cost.
- Medicare Private Fee-for-Service (PFFS) Plans—You can go to any Medicare-approved doctor or hospital that accepts the plan's payment terms and agrees to treat you. If you join a PFFS Plan that has a network, you can also see any of the network providers who have agreed to always treat plan members. You can also choose an out-of-network doctor, hospital, or other provider who accepts the plan's terms, but you may pay more.
- Medicare Special Needs (SNP) Plans—SNP Plans are designed to provide focused care management, special expertise of the plan's providers, and benefits tailored to enrollee conditions. You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network.
- HMO Point-of-Service (HMOPOS) Plans—In some HMO plans, you may be able to go out of network for certain services, usually for a higher cost. This is called an HMO with a point-of-service (POS) option.
- Medicare Medical Savings Account (MSA) Plans—Plans that combine a high-deductible health plan with a bank account. Medicare deposits money into the account, and you use the money to pay for your health care services.

*Network—The facilities, providers, and suppliers your plan has contracted with to provide health care services.

PFFS and MSA plans aren't coordinated care plans so an enrollee in these plan types won't necessarily have a network of providers or a provider to coordinate their care.

How Medicare Advantage (MA) Plans Work

- If you join an MA Plan you
 - Are still in Medicare with all rights and protections
 - Still get those services covered by Part A and Part B
 - But the MA Plan covers those services instead
 - May choose a plan that includes prescription drug coverage
 - May have different benefits and cost-sharing
 - May choose a plan that includes extra benefits
 - Such as vision or dental offered at the plan's expense (not covered by Medicare)

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- If you join a Medicare Advantage (MA) Plan, you
 - Are still in Medicare with all rights and protections
 - Still get those services covered by Part A and Part B, but the MA Plan covers those services instead (must have both Part A and Part B to join an MA Plan)
 - May choose a plan that includes prescription drug coverage
 - Benefits and cost-sharing may be different
 - May choose a plan that includes extra benefits such as vision or dental offered at the plan's expense (not covered by Medicare)

When and How Can I Enroll in a Medicare Advantage Plan?

- Generally during your 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
 - Special Enrollment Period
- Contact the plan to join
 - Call their telephone number
 - Visit their website
 - Use the Medicare Plan Finder at [Medicare.gov](https://www.medicare.gov)

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You can join a Medicare Advantage (MA) Plan when you first become eligible for Medicare, generally during your Initial Enrollment Period (IEP), which begins 3 months immediately before your first entitlement to both Medicare Part A and Part B, or during the yearly Open Enrollment Period, and in certain special situations that provide a Special Enrollment Period.

If you have Part A and enroll in Part B during the General Enrollment Period, you can join an MA Plan until June 30, so your MA coverage begins on July 1 along with your new Part B coverage.

You can only join one MA Plan at a time, and enrollment in a plan is generally for a calendar year.

You can switch to another MA Plan or to Original Medicare during the annual Open Enrollment Period, which runs from October 15 through December 7 each year.

If you belong to an MA Plan, you can disenroll to switch back to Original Medicare from January 1 through February 14 each year. If you go back to Original Medicare during this time, coverage under Original Medicare will take effect on the first day of the month following the date on which the election or change was made. If you make this change you may also join a Medicare Prescription Drug Plan to add drug coverage. Coverage begins the first of the month after the plan receives the enrollment form.

To find out which MA Plans are available in your area, visit [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to use the Medicare Plan Finder, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Decision: Should I Join a Medicare Advantage Plan?

- Consider
 - You must have Part A **and** Part B to join
 - Most offer comprehensive coverage
 - Including Part D drug coverage
 - Some plans may require you to use a network
 - You may need a referral to see a specialist
 - You must pay the Part B and the monthly plan premium
 - You can only join/leave plan during certain periods
 - It doesn't work with Medigap policies
 - It's NOT available to MOST people with End-Stage Renal Disease (ESRD)

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There are things to consider when deciding if you want to join a Medicare Advantage (MA) Plan:

- Must have Part A and Part B to join
- Most plans offer comprehensive coverage
 - Including Part D drug coverage
- Some plans may require you to use a network
- You may need a referral to see a specialist
- You must pay Part B premium and monthly plan premium
- You can only join/leave plan during certain periods
- It doesn't work with Medigap policies

MA Plans are available to most people with Medicare. To be eligible to join an MA Plan, you must live in the plan's geographic service area or continuation area, have Medicare Part A and Part B, be a U.S. citizen or lawfully present in the United States (effective 1/1/2016) and not have End-Stage Renal Disease (ESRD). People with ESRD usually can't join an MA Plan or other Medicare health plan. However, there are some exceptions.

How Are Medigap Policies and Medicare Advantage Plans Different?

	Medigap (Medicare Supplement Insurance) Policies	Medicare Advantage Plans (Part C)
Offered by	Private companies	Private companies
Government Oversight	State, but must also follow federal laws	Federal (plans must be approved by Medicare)
Works with	Original Medicare	N/A
Covers	Gaps in Original Medicare coverage, like deductibles, coinsurance, and copayments for Medicare-covered services.	All Part A and Part B covered services and supplies. May also cover things not covered by Original Medicare, like vision and dental coverage. Most plans include Medicare prescription drug coverage.
You must have	Part A and Part B	Part A and Part B
Do you pay a premium	Yes. You pay a premium for the policy and you pay the Part B premium.	Yes. You pay a premium for the plan and you pay the Part B premium.

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This chart displays a side-by-side comparison of how Medigap (Medicare Supplement Insurance) Policies and Medicare Advantage (MA) Plans are different.

- Both are offered by private companies.
- Government Oversight—Medigap must follow federal and state laws, but routine day-to-day oversight of Standardized Medigap policies are under the purview of the states. MA Plans must be approved by Medicare.
- Medigap only works with Original Medicare. MA Plans **don't** work with Medigap policies. If you join an MA Plan, you can't use a Medigap policy to pay for out-of-pocket costs you have in the MA Plan.
- Original Medicare pays for many, but not all, health care services and supplies. Private insurance companies sell Medigap policies to help pay for some of the out-of-pocket costs ("gaps") that Original Medicare doesn't cover. Medigap policies don't pay your Medicare premiums. Most Medigap policies don't cover out-of-pocket drug expenses, and you would need to consider a Part D plan. Some older policies (no longer sold) may have included some drug expense coverage (Plan I). MA Plans cover Part A and Part B covered services, may include Part D and may cover certain non-covered benefits such as vision and dental.
- In both cases, you must have Part A **and** Part B to join.
- You pay a premium for a Medigap policy or an MA Plan, and you pay the Part B premium.
- If you already have an MA Plan, it's illegal for anyone to sell you a Medigap policy unless you're disenrolling from your MA Plan to go back to Original Medicare.

Check Your Knowledge—Question 7

Which of these offers at least the same benefits as Original Medicare?

- a. Medigap policies
- b. Medicare Advantage Plans
- c. Medicare Prescription Drug Plans
- d. None of the above

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Check Your Knowledge—Question 7

Which of these offers at least the same benefits of Medicare Parts A and B?

- a. Medigap policies
- b. Medicare Advantage Plans
- c. Medicare Prescription Drug Plans
- d. None of the above

Answer: b. Medicare Advantage Plans. They offer all Part A and part B covered services, but may cover additional benefits not covered by Original Medicare, like vision and dental.

Check Your Knowledge—Question 8

Which Medicare option is NOT available to most people with End-Stage Renal Disease (ESRD)?

- a. Medicare Advantage Plans
- b. Employer coverage
- c. Medicare Prescription Drug Plans
- d. Medicare Part A and Part B

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Check Your Knowledge—Question 8

Which Medicare option is NOT available to most people with End-Stage Renal Disease (ESRD)?

- a. Medicare Advantage (MA) Plans
- b. Employer coverage
- c. Medicare Prescription Drug Plans
- d. Medicare Part A and Part B

Answer: a. Medicare Advantage Plans

If you have ESRD, you'll usually get your health care through Original Medicare.

You can only join an MA Plan (Part C) in certain situations:

- If you're already in an MA Plan when you develop ESRD, you may be able to stay in your plan or join another plan offered by the same company.
- If you're already getting your health benefits (for example, through an employer health plan) through the same organization that offers the MA Plan.
- If you had ESRD, but have had a successful kidney transplant, and you still qualify for Medicare benefits (based on your age or a disability), you can stay in Original Medicare, or join an MA Plan.
- You may be able to join a Medicare Special Needs Plan (SNP) for people with ESRD if one is available in your area.

Decision Comparison Summary How They Work	
Original Medicare	Medicare Advantage Plan
▪ Covers Part A and Part B benefits ▪ Medicare provides this coverage directly ▪ You have your choice of doctors and hospitals that are enrolled in Medicare and accepting new Medicare patients ▪ Generally, you or your supplemental coverage pay deductibles and coinsurance ▪ You usually pay a monthly premium for Part B	▪ Covers Part A and B benefits and may cover additional benefits (like vision or dental) ▪ Sometimes called Part C ▪ Coverage provided by private insurance companies approved by Medicare ▪ In most plans, you need to use plan doctors, hospitals, or other providers or you pay more or all of the costs ▪ You may pay a monthly premium (in addition to your Part B premium) and a copayment or coinsurance for covered services
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This chart lets you compare Original Medicare and Medicare Advantage (MA) Plans side-by-side. Let's start with how Original Medicare works.

- Covers Part A and Part B benefits
- Medicare provides this coverage directly
- You have your choice of doctors and hospitals that are enrolled in Medicare and accepting new Medicare patients
- Generally, you or your supplemental coverage pays deductibles and coinsurance
- You usually pay a monthly premium for Part B

This is how MA works:

- Covers Part A and B benefits and may cover additional benefits (like vision or dental)
- Sometimes called Part C
- Coverage provided by private insurance companies approved by Medicare
- In most plans, you need to use plan doctors, hospitals, or other providers or you pay more or all of the costs
- You may pay a monthly premium (in addition to your Part B premium) and a copayment or coinsurance for covered services

NOTE: You may also be able to join other types of Medicare health plans like Medicare Cost Plans or Programs of All-inclusive Care for the Elderly (PACE), or get certain services through demonstrations and pilot programs.

Decision Comparison Summary

Drug Coverage and Supplemental Coverage

Original Medicare	Medicare Advantage (MA) Plan
Drug coverage: If you want drug coverage, you must choose and join a Medicare Prescription Drug Plan.	Drug coverage: Most plans include drug coverage. You can pick a plan without drug coverage if you have other creditable coverage.
Supplemental coverage: You can buy a Medicare Supplement Insurance (Medigap) policy to fill gaps in coverage.	Supplemental coverage: If you join an MA Plan, you don't need and can't use a Medigap policy.

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This displays a side-by-side comparison covering Original Medicare and Medicare Advantage (MA) Plans and describes the following summary for each:

- **Drug coverage in Original Medicare:** If you want drug coverage, you must choose and join a Medicare Prescription Drug Plan.
- **Drug coverage in MA:** Most plans include drug coverage. You can pick a plan without drug coverage if you have other creditable coverage, like employer drug coverage or Veterans Affairs. Remember, if you don't have creditable coverage and go without Part D coverage for 63 days or more, you'll have to pay a lifetime Part D penalty.
- **Supplemental coverage with Original Medicare:** You can buy a Medigap (Medicare Supplement Insurance) policy to fill gaps in coverage.
- **Supplemental coverage and MA:** If you join an MA Plan, you don't need and can't use a Medigap policy.

NOTE: You may also be able to join other types of Medicare health plans like Medicare Cost Plans or Programs of All-inclusive Care for the Elderly (PACE), or get certain services through demonstrations and pilot programs.

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

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Medicare isn't a part of the Health Insurance Marketplace. If you have Medicare Part A only, you're considered to have minimum essential coverage. If you have both Medicare Part A and Part B, you're also considered covered. You wouldn't need a Qualified Health Plan (QHP) in the Marketplace. If you have Part A Medicare, you don't have to do anything related to the Marketplace. The Marketplace doesn't change your Medicare plan choices or your benefits.

No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an Health Maintenance Organization or Preferred Provider Organization), you won't have to make any changes. The Marketplace doesn't offer Medicare Supplement Insurance (Medigap) policies or Medicare Part D plans.

It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan. This is true even if you have only Part A or only Part B.

If you have **only** Medicare Part B, you're **not** considered to have minimum essential coverage.

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**

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You can keep a Marketplace plan to cover you after you're eligible for Medicare. You can then cancel the Marketplace plan once your Medicare coverage starts.

Once you're eligible for Medicare, you'll have an Initial Enrollment Period (IEP) to sign up. For most people, their 7-month Medicare IEP starts 3 months before their 65th birthday and ends 3 months after their 65th birthday.

In most cases it's to your advantage to sign up when you're first eligible because:

- Once your Medicare starts, you won't be able to get lower costs for a Marketplace plan based on your income.
- If you enroll in Medicare after your IEP, you may have to pay a late enrollment penalty for as long as you have Medicare.

If you have individual Marketplace coverage and only enroll in Part A during your IEP, you won't be able to enroll in Part B later using the Special Enrollment Period.

Once your Part A coverage starts, any premium tax credits and reduced cost-sharing you may have qualified for through the Marketplace will stop. That's because Part A is considered minimum essential coverage, not Part B.

NOTE: You may have Medicare and Marketplace coverage concurrently, only if you had your Marketplace coverage before you had Medicare. It's against the law for someone who knows you have Medicare to sell you a Marketplace plan. There is no coordination of benefits between a Qualified Health Plan(QHP) and Medicare. You need to be aware of this if you decide to remain in a QHP after enrolling into Part A. It isn't a secondary insurance. Also, drug coverage in QHP may not be creditable and a penalty may result if you sign up for Part D later.

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

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If you're entitled to Social Security Disability Insurance (SSDI), you may qualify for Medicare. However, there is a 24-month waiting period before Medicare coverage can start. During this waiting period, you can apply for coverage in the Marketplace. You can find out if you'll qualify for Medicaid or for premium tax credits that lower your monthly Marketplace plan premium, and cost-sharing reductions that lower your out-of-pocket costs.

If you apply for lower costs in the Marketplace, you'll need to estimate your income for 2015. If you're getting Social Security disability benefits and want to find out if you qualify for lower costs on Marketplace coverage, you'll need to provide information about your Social Security payments, including disability payments.

Your Medicare coverage is effective on the 25th month of receiving SSDI. Your Medicare card will be mailed to you about 3 months before your 25th month of disability benefits. If you don't want Part B, follow the instructions that are included with the card. However, once you're eligible for Medicare, you won't be able to get lower costs for a Marketplace plan based on your income.

Once your Part A coverage starts, any premium tax credits and reduced cost-sharing you may have qualified for through the Marketplace will stop. That's because Part A is considered minimum essential coverage, not Part B.

Also, remember, the Qualified Health Plan isn't required to pay any costs toward your coverage once you have Medicare.

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

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It's against the law for someone who knows you have Medicare to sell you a Marketplace plan policy. You can choose Marketplace coverage instead of Medicare if you

- Would have to pay a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan instead.
- Only have Part B and would have to pay a premium for Part A, you can drop Part B and get a Marketplace plan instead.
- Have a medical condition that qualifies you for Medicare, like End-Stage Renal Disease, but haven't applied for Medicare coverage
- Aren't yet collecting Social Security retirement or disability benefits before you're eligible for Medicare

Before choosing a Marketplace plan over Medicare, there are 2 important points to consider:

1. If you enroll in Medicare after your Initial Enrollment Period (IEP) ends, you may have to pay a late enrollment penalty (LEP) for as long as you have Medicare.
2. Generally, you can enroll in Medicare only during the Medicare General Enrollment Period (from January 1 to March 31). Your coverage won't begin until July of that year.

If you don't have or dropped Medicare Part A because you have to pay a premium, and instead enroll in a Marketplace plan, you'd be eligible for the premium tax credit and cost-sharing reductions, assuming that you meet the eligibility requirements for those programs.

REMEMBER: If you choose to enroll in Medicare later and keep your Qualified Health Plan (QHP) coverage, generally there's no coordination of benefits between a Marketplace plan and Medicare. You need to be aware of this, if you decide to remain in a QHP after enrolling into Medicare. Marketplace plans aren't secondary insurance. In fact, the QHP isn't required to pay any costs toward your coverage if you have Medicare.

Check Your Knowledge—Question 9

You can enroll in the Individual Marketplace instead of Part B and get Part B later using a Special Enrollment Period if you don't have coverage from current, active employment.

- a. True
- b. False

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Check Your Knowledge—Question 9

You can enroll in the Individual Marketplace instead of Part B and get Part B later using a Special Enrollment Period (SEP).

- a. True
- b. False

Answer: a. False

If you delay enrolling in Part B and don't have employer-sponsored coverage based on current, active employment of you or your spouse, you aren't eligible to enroll using the SEP. The Individual Marketplace isn't employer-sponsored coverage.

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

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There are programs available to help people with limited income and resources pay their health care and/or prescription drug costs. These include Medicare Savings Programs, Extra Help, Medicaid, and the Children's Health Insurance Program (CHIP). You should apply for these programs if you have limited income and resources. Even if you're not sure you qualify, you should apply. Visit Medicare.gov/contacts or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Medicare Savings Program: This program provides help from Medicaid paying Medicare costs, including Medicare premiums, deductibles, and/or coinsurance; it often has higher income and resource guidelines than full Medicaid. Visit Medicare.gov/contacts/staticpages/msps.aspx to see your state's program.

Extra Help: This program helps people with limited income and resources with the costs of Medicare prescription drug coverage. It is also called low-income subsidy. Some people with Medicare must apply for Extra Help. You can apply by filling out a paper application, applying at socialsecurity.gov, or contacting your state Medical Assistance office.

Medicaid: This program helps pay medical costs for some people with limited income and resources; it's jointly funded by the federal and state governments and is administered by each state.

CHIP: This program provides low-cost health insurance coverage to children in families who earn too much income to qualify for Medicaid, but not enough to buy private health insurance.

Federal Poverty Levels income limits are usually updated each February for the same calendar year and can be accessed at ASPE.hhs.gov/poverty/15poverty.cfm.

For more information visit Medicaid.gov/medicaid-chip-program-information/by-population/medicare-medicare-enrollees-dual-eligibles/seniors-and-medicare-and-medicare-enrollees.html or call or visit your state Medical Assistance office.

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

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Medicare and Medicaid are different in the following ways:

- While Medicare is a national program that is consistent across the country, Medicaid consists of statewide programs that vary among states.
- While Medicare is administered by the federal government, Medicaid is administered by state governments within federal rules (federal/state partnership).
- While Medicare eligibility is based on age, disability, or End-Stage Renal Disease (ESRD), Medicaid eligibility is based on income and resources.
- While Medicare is the nation's primary payer of inpatient hospital services to the disabled, elderly and people with ESRD, Medicaid is the nation's primary public payer of acute health, 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			
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If you qualify for the **Qualified Medicare Beneficiary (QMB) Program** you get help paying your Part A and Part B premiums, deductibles, co-insurance, and co-pays. To qualify, you must be eligible for Medicare Part A and have an income not exceeding 100% of the federal poverty level (FPL). This will be effective the first month following the month QMB eligibility is approved (can't be retroactive).

If you qualify for the **Specified Low-income Medicare Beneficiary (SLMB)** program you get help paying for your Part B premium. To qualify, you must be eligible for Medicare Part A and have an income that is at least 100%, but does not exceed 120% of the FPL.

If you qualify for the **Qualified Individual (QI) program**, and there are still funds available in your state, you get help paying your Part B premium. It is fully federally funded. Congress only appropriated a limited amount of funds to each state. To qualify, you must be eligible for Medicare Part A, and have an income not exceeding 135% of the FPL.

If you qualify for the **Qualified Disabled and Working Individual (QDWI)** you get help paying your Part A premium. To qualify, you must be entitled to Medicare Part A because of a loss of disability-based Part A due to earnings exceeding substantial gainful activity (SGA); have an income not higher than 200% of the FPL and resources not exceeding twice maximum for Supplemental Security Income (\$4,009 for an individual and \$5,395 for married couple in 2015); and not be otherwise eligible for Medicaid. If you qualify, you get help paying your Part A premium. If your income is between 150% and 200% of the FPL, the state can ask you to pay a part of the Medicare Part A premium. The asset limits are \$4,000 (individual) and \$6,000 (married couple).

In 2015, the **asset limits** for the **QMB, SLMB, and QI** programs are \$7,280 for a single person and \$10,930 for a married person living with a spouse and no other dependents. *These resource limits are adjusted on January 1 of each year, based upon the change in the annual consumer price index since September of the previous year, official in April of each year.

See also Medicare.gov/Contacts/staticpages/msps.aspx to access your **state's** Medicare Savings Program 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/

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There are a variety of resources available to help you learn more and answer any questions, including:

- Medicare website—you can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
 - Medicare.gov
- Medicaid website
 - Medicaid.gov
- Social Security website—you can call your local SSA office
 - socialsecurity.gov
- Health Insurance Marketplace website
 - HealthCare.gov
- Insure Kids Now website
 - InsureKidsNow.gov
- CMS National Training Program
 - CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html
- State Health Insurance Assistance Program (SHIPs)—you can call your local SHIP office
 - Medicare.gov/contacts/organization-search-criteria.aspx

NOTE: A complete list is available at [Web Resources Job Aid](#).

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

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Here are some 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 your coverage.
- There are programs for people with limited income and resources.
- You have choices to make. It's important to know when you need to take action. Your decisions affect the type of coverage you get. Certain decisions are time-sensitive.
- There is help available if you need it.

NOTE: For a more detailed review of information contained in this module, please refer to the training module "Understanding Medicare" and *other topic-specific modules*, visit [CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Training-Library.html](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Training-Library.html).

Acronyms

ALS	Amyotrophic Lateral Sclerosis (Lou Gehrig's disease)	PDP	Prescription Drug Plan
CHIP	Children's Health Insurance Program	PFFS	Private Fee-for-Service
CMS	Centers for Medicare & Medicaid Services	POS	Point of Service
ESRD	End-Stage Renal Disease	PPO	Preferred Provider Organization
FPL	Federal Poverty Level	QHP	Qualified Health Plan
GEP	General Enrollment Period	QI	Qualified Individual
HMO	Health Maintenance Organization	QMB	Qualified Medicare Beneficiary
HSA	Health Savings Account	RRB	Railroad Retirement Board
IEP	Initial Enrollment Period	SEP	Special Enrollment Period
IRMAA	Income-Related Monthly Adjustment Amount	SHIP	State Health Insurance Assistance Program
IRS	Internal Revenue Service	SLMB	Specified Low-income Medicare Beneficiary
MA	Medicare Advantage	SNF	Skilled Nursing Facility
MA-PD	Medicare Advantage Prescription Drug	SNP	Special Needs Plans
MSA	Medical Savings Account	SSA	Social Security Administration
NTP	National Training Program	SSDI	Social Security Disability Insurance
OEP	Open Enrollment Period	TTY	Teletypewriter/Text Telephone
PACE	Programs of All-Inclusive Care for the Elderly	VA	U.S. Department of Veterans Affairs

CMS National Training Program (NTP)

To view all available NTP training materials, or to subscribe to our email list, visit

[CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html](https://cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html)

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