



MEDICARE

101



What is Medicare?

- a. A health insurance program for:
 - ❖ People 65 years of age and older
 - ❖ People under age 65 with certain disabilities
 - ❖ People with End-State Renal Disease (ESRD)
- Administered by Centers for Medicare and Medicaid Services (CMS)
- Enrollment by Social Security Administration (SSA) or Railroad Retirement Board (RRB)

APPLYING FOR MEDICARE?

- Apply 3 months before age 65
 - ❖ Don't have to be retired
 - ❖ Contact the Social Security Administration
- Enrollment is automatic if receiving Social Security or Railroad Retirement benefits



MEDICARE COVERAGE BASICS

Part A

- Inpatient hospital care
- Skilled nursing care
- Home health Care
- Hospice care

Part B

- Doctor's services and outpatient care
- Preventive services
- Diagnostic tests
- Some therapies
- Durable medical equipment

Part C

- Replaces original Medicare
- Must offer at least the same benefits of original Medicare

** May or may not contain drug coverage*

Part D

- Outpatient prescription drugs

MEDICARE PART A

- Most people receive Part A premium free
 - ❖ People with less than 40 Quarters (10 years) of Medicare-covered employment
 - ☐ Can still get Part A
 - Will pay a premium
- For information about Part A entitlement
 - ❖ Call SSA
 - ❖ 1 - 800 - 772 - 1213
 - ❖ TTY users call 1-800-325-0778



ENROLLING IN MEDICARE PART B

- Pay monthly Part B premium
 - ❖ \$174.70 in 2024 (may be more for higher income individuals)
- Initial Enrollment Period (IEP)
 - ❖ 7 months - starting 3 months before month of eligibility, the month of, and 3 months after
- General Enrollment Period (GEP)
 - ❖ January 1 through March 31 each year
 - ❖ Coverage effective July 1
 - ❖ Premium penalty
 - ❑ 10% for each 12-month period eligible but not enrolled
 - ❑ Paid for as long as the person has Part B
 - ❑ Limited exceptions



ENROLLING IN MEDICARE PART B

- Some people can delay enrolling in Part B with no penalty
 - ❖ If covered under employer or union group health plan
 - Based on current employment
 - Person or spouse
 - ❖ Will get a Special Enrollment Period (SEP)
 - Sign up within 8 months after coverage ends



PAYING THE PART B PREMIUM

Taken out of income

- Social Security
- Railroadretirement
- Federal government retirement



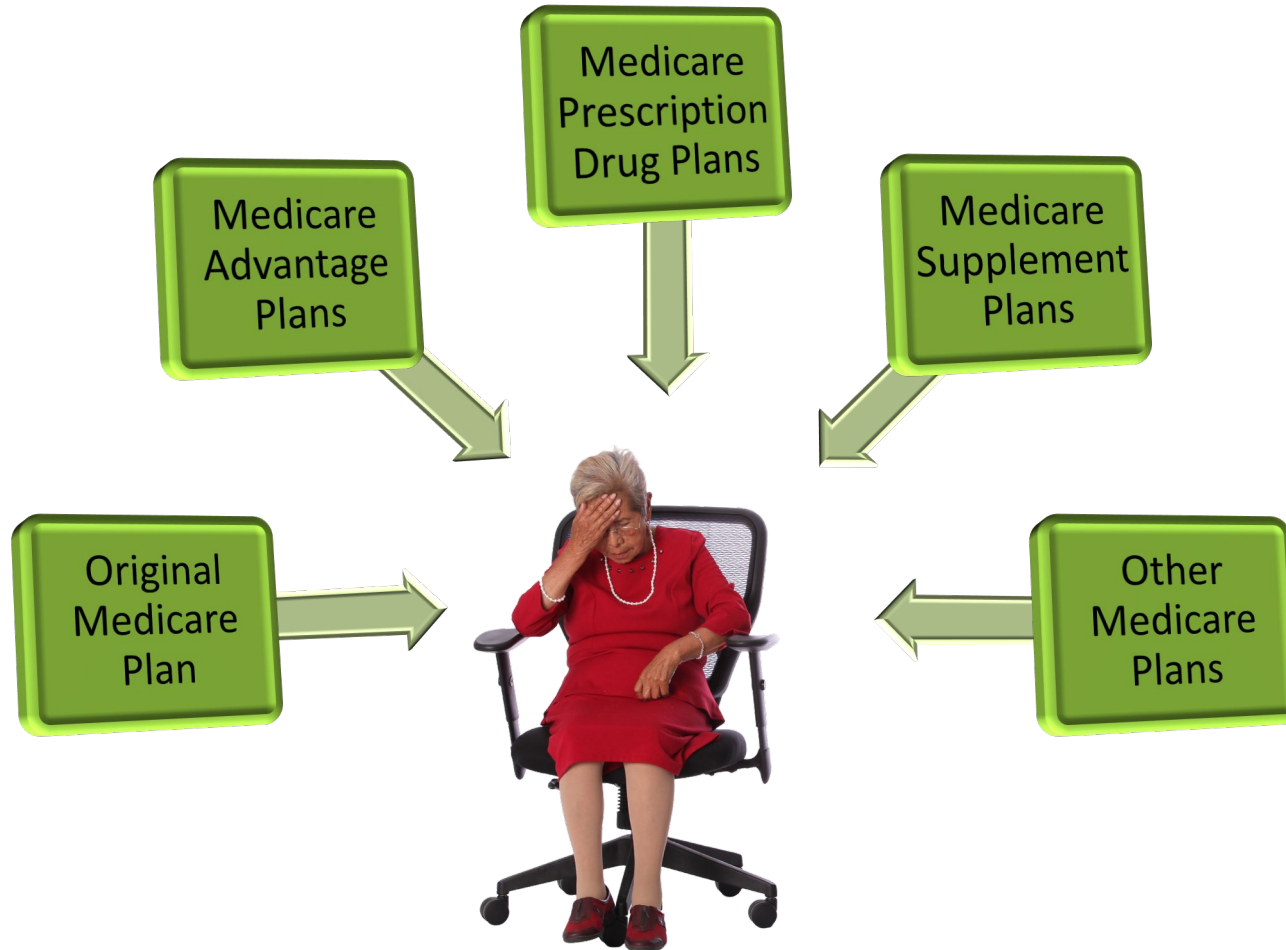
If no monthly income payments

- Billed every 3months
- Medicare EasyPay

For info about premiums

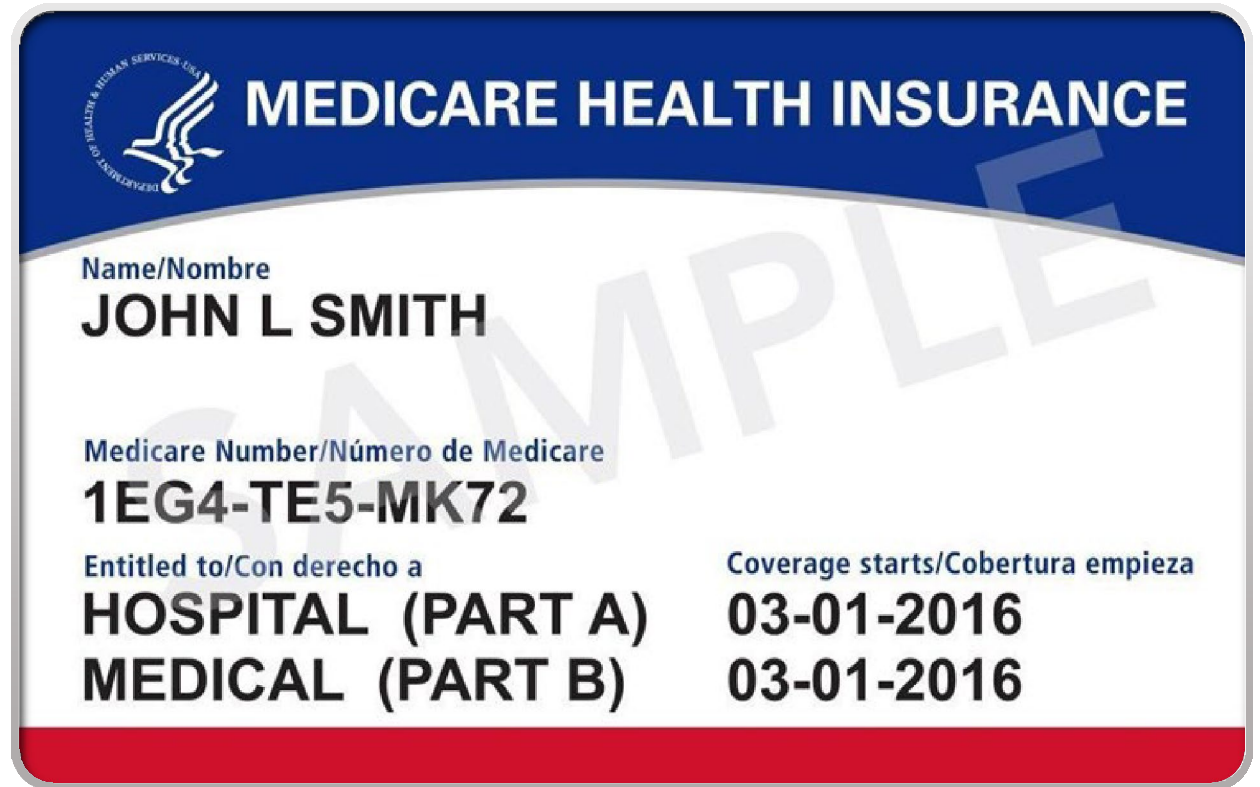
- Call SSA
- RRB
- Office of Personnel Management

MEDICARE CHOICES



THE MEDICARE CARD

- New cards are being issued to Medicare recipients.
 - ❖ Random alpha-numeric characters are used to ensure the safety and identity of the Medicare recipient.
- Update your current and future medical and hospital providers with the new Medicare card.



ORIGINAL MEDICARE PLAN

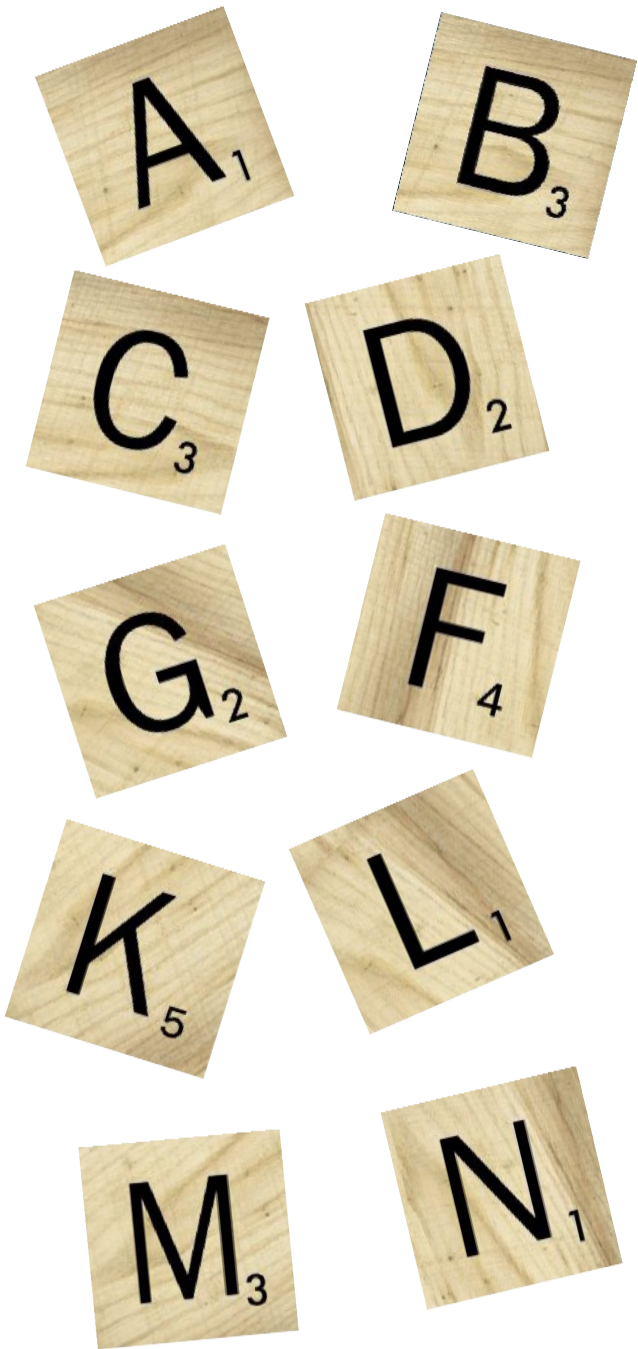
- Go to any health care provider that accepts Medicare
- People are responsible for
 - ❖ Part A
 - ❑ \$1,632 deductible in 2024 for hospital stays up to 60 days
 - Additional costs after 60days
 - ❑ Different costsfor other Part A services
 - ❖ Skilled Nursing Facility Care Services- qualifying stay is required.
 - ❖ Days 1-20 =\$ 0
 - ❖ Days 21-100=\$204
 - ❖ Part B
 - ❑ \$240 annual deductible in 2024
 - ❑ 20% coinsurance or co-paymentfor most Part B services
- Some programs may help with costs



MEDICARE SUPPLEMENT / MEDIGAP

- Health insurance policy
 - ❖ Sold by private insurance companies
 - ❖ Must say "Medicare Supplement Insurance"
 - ❖ **Covers "gaps" in the Original Medicare Plan**
 - ❑ Deductibles, coinsurance, copayments
 - ❑ Does not work with Medicare Advantage Plans
 - ❖ Up to 10 standardized plans: A,B,C,D,F*,G,K,L,M,N
 - ❖ Except in Massachusetts, Minnesota, Wisconsin
 - ❑ So, people can compare easily

* HDF or High Deductible-F plan



HOW MEDIGAP WORKS

- People can buy a Medigap policy
 - ❖ Within 6 months of enrolling in Part B
 - ☐ Must be age 65 or older
 - ☐ Guaranteed Issue when turning 65, initial enrollment
 - ❖ If they lose certain kinds of health coverage
 - ☐ Through no fault of their own
 - ❖ If they leave MA Plan under certain circumstances
- Monthly premium
- Generally, go to any doctor or specialist that accepts Medicare
- Plans F, F* & C are not available for Medicare first eligible after 01/01/2020
- Supplement plans are standardized (In Massachusetts, Minnesota, and Wisconsin, Medigap policies are standardized in a different way)

MEDICARE SUPPLEMENT OPTIONS 2024

Compare the benefits offered by each plan:

Medigap Benefit	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G*	Plan K	Plan L	Plan M	Plan N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ***
Blood benefit (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance	✗	✗	✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible	✗	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible	✗	✗	✓	✗	✓	✗	✗	✗	✗	✗
Part B excess charge	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Foreign travel emergency (up to plan limits)	✗	✗	80%	80%	80%	80%	✗	✗	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$7,060 in 2024	\$3,530 in 2024	N/A	N/A

Note: Plan C & Plan F aren't available if you turned 65 on or after January 1, 2020, and to some people under age 65. You might be able to get these plans if you were eligible for Medicare before January 1, 2020, but not yet enrolled. [Learn more about who can buy this plan.](#)

MOST POPULAR OPTIONS

PLAN G

- Covers Part A and Part B coinsurance
- Blood (first 3 pints)
- Part A hospice care coinsurance or copayment
- Skilled nursing facility care coinsurance
- Part A deductible
- Part B excess charges
- Foreign travel emergency (up to 80%)
- Does not cover Part B deductible (\$240 for 2024)

PLAN N

- Covers Part A and Part B coinsurance
- Blood (first 3pints)
- Part A hospice care coinsurance or copayment
- Skilled nursing facility care coinsurance
- Part A deductible
- Foreign travel emergency (up to 80%)
- Does not cover Part B deductible (\$240 for 2024)
- Does not cover Part B excess charges which can be up to 15%
- Must Pay \$20 copay for doctor visits and \$50 for ER visits

MEDICARE ADVANTAGE PLANS



- Health Maintenance Organization (HMO) Plans
 - ❖ Some have Point-of-Service option
- Preferred Provider Organization (PPO) Plans
- Private Fee-for-Service (PFFS) Plans
- Special Needs Plans

WHAT ARE THE ELIGIBILITY REQUIREMENTS FOR MEDICARE ADVANTAGE PLANS?



- Live in plan's service area
- Entitled to Medicare Part A
- Enrolled in Medicare Part B
 - ❖ Continue to pay Part B premium
 - ❖ May also pay monthly premium to plan
- Don't have ESRD at enrollment
 - ❖ Some exceptions

HOW DO MEDICARE ADVANTAGE PLANS WORK?

- Usually get all Part A and B services through plan
 - ❖ May have to use providers in plan's network
 - ❖ Generally, must still pay Part B premium
 - Some plans may pay all or part
- May get extra benefits
 - ❖ Vision, hearing, dental services
 - ❖ Prescription drug coverage
 - ❖ Gym memberships, OTC, transportation
- Still in the Medicare program
 - ❖ Get all Part A and Part B services
 - ❖ Have Medicare rights and protections



MEDICARE PRESCRIPTION DRUG COVERAGE

- Available to all people with Medicare
- Provided through
 - ❖ Medicare Prescription Drug Plans
 - ❖ Medicare Advantage and other Medicare plans
 - ❖ Some employers and unions
- At a minimum, must offer standard benefit
 - ❖ In 2024 members may pay
 - ❑ Monthly premiums
 - ❑ Annual deductible, no more than \$545
 - ❑ Co-payments or coinsurance
 - ❑ Very little after \$8,000 out-of-pocket
 - ❑ These costs can vary if you have IRMAA charges



ENROLLMENT PERIODS

- Initial Enrollment Period(IEP)
 - ❖ 7 months
 - ❖ Starts 3 months before month of eligibility, month of, and 3 months after
- Annual Election Period(AEP)
 - ❖ October 15th through December 7th each year
 - ❖ Can join, drop, or switch coverage
 - ☐ Effective January 1 of following year
- Special Enrollment Period(SEP)
- Open Enrollment Period (OEP)
 - ❖ January 1 through March 31st each year
 - ☐ MA enrollees can utilize a one time change to move MA plan or back to Original Medicare



LATE ENROLLMENT

- People who wait to enroll may pay penalty
 - ❖ Additional 1% of national base premium for every month eligible but not enrolled
 - ❖ Must pay the penalty as long as enrolled in a Medicare drug plan
- Unless they have other coverage at least as good as Medicare drug coverage
 - ❖ “Creditable coverage”



FOR MORE INFORMATION

- 1-800-MEDICARE (1-800-633-4227)
- TTY users call 1-877-486-2048
- www.medicare.gov
- www.cms.hhs.gov
- State Health Insurance Assistance Program (SHIP)
- Medicare & You Handbook
- Other publications



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