Understanding your Medicare Options

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What You Will Learn Today?

When do you need Medicare?

How can you enroll in Medicare?

What does Medicare cover?

What other options are available in addition to Medicare?

When do you need Medicare to start ?

- **If you are turning 65 and have no insurance**
- **Retiring at 65**
- **Under 65 and permanently out of work due to a disability**
- **If you are already collecting Social Security**

WHEN

Initial enrollment

A 7-month window around your 65th birthday:

3 Months before

65th Birthday Month

3 Months after

** Coverage begins based on month you sign up. If still working or covered by a spouse's plan, you can defer signing up during this period (no Part B penalty will apply)*

HOW

You will be automatically enrolled in Medicare A and B if:

- You are already receiving Social security or Railroad Retirement Board
- Are under 65 and disabled
- Have ALS (Amyotrophic Lateral Sclerosis)

You will generally receive your Medicare card up to three month prior to the start date.

If you are not automatically enrolled you will need to contact Social security

- 1-800-722-1213
- www.socialsecurity.gov
- Go to your local SS office

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When do you need Medicare to start ?

- **If you are working past the age of 65 and have Group insurance**
- **Covered by a spouse**
- **Not collecting Social security**

WHEN
Special Enrollment
Times you can enroll outside of the initial Enrollment period (turning 65)

Month your/spouse's Employer/ Group coverage ends

3 months before -8 Months after

* *This is the most common scenario. (You have 8 Months to enroll after the month your employer/ spouse coverage ends, or your employment ends, whichever comes first without incurring a Part B penalty.)*

HOW
You must provide proof of coverage through your, or spouse's current employer (Form CMS-L564)

Fill out the Medicare Part B form (Form CMS-40B)

Either mail the completed forms to your local SS office
Or
Apply in person

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When do you need Medicare to start ?

- if you were not automatically enrolled in Medicare
- Missed the initial and Special Enrollment periods

If you missed the Initial, and missed/not qualified for Special, you need to wait for General Enrollment

Jan. 1st - Mar. 31st

Coverage begins the following July 1st

* *May be subject to a penalty. 10% Penalty on your part B Premium for each 12 month period you did not enroll in Part B. Paid for life*

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What does Medicare cover?

Original Medicare

A Federal Government program for those over 65, and those under 65 with special needs

HOSPITAL (Part A)

Premium $0 for most people

Part A Hospital Deductible

$1364 2019

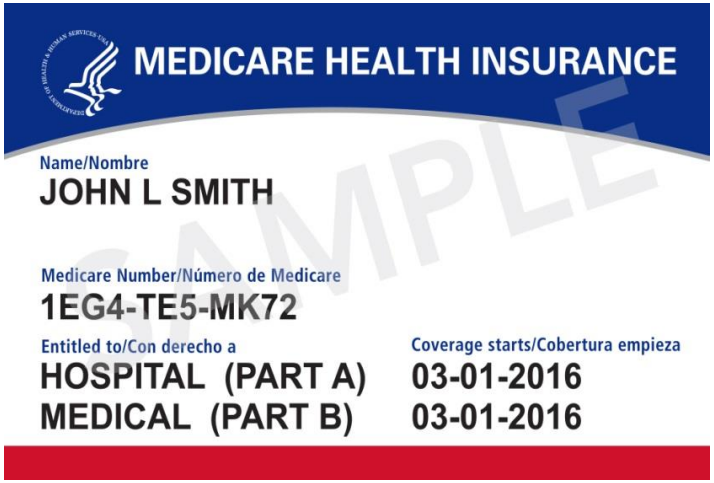
MEDICAL (Part B)

Premium: $135.50- $460.50 per month (depending on income) 2019

Annual Part B Deductible

$185 2019

80/20 cost sharing on Medicare approved services



See any Medicare provider

No referrals

No annual out of pocket maximum

No out of Country coverage

No part D prescription drug coverage

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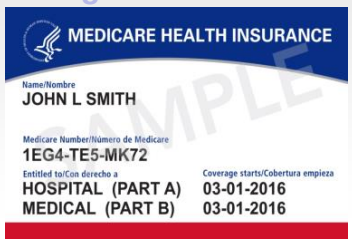
Options with Original Medicare

Original Medicare

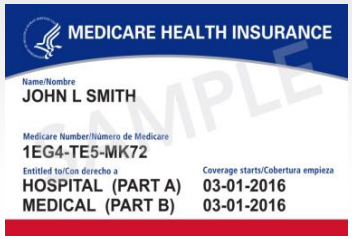


Medicare Drug Plan

Stand Alone Prescription Drug Plan – Part D

OR

Original Medicare



Medicare Supplement Plan

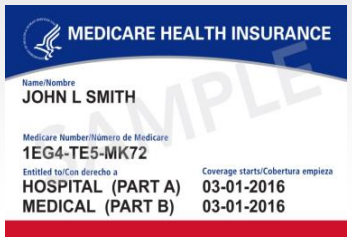
Medical Plan Only (Medigap plan)

Medicare Drug Plan

Stand Alone Prescription Drug Plan – Part D

OR

Original Medicare



Medicare Advantage Plan

Medical & Prescription Drug Plan Combined

Part C & Part D*

One card,

One bill,

One plan!

*Some Part C plans are available without Part D

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Part D Prescription Drug plan

Deductible stage	Initial Stage	Coverage Gap Stage	Catastrophic Stage
This is the $ amount you are required to pay before your plan pays its share of your covered drugs (not all plans have deductibles)	In this stage, you will pay co-pays for your prescriptions based on your plan's cost sharing schedule.	Also known as the "Donut hole". You now pay 37% of the cost of your Generic drugs and 25% of Brand name drugs	After completing the Coverage Gap Stage, you pay the greater of 5% of the drug, or $3.40 for Generic drugs and $8.50 for brand names
Ends when deductible is met	Ends when the total cost of your prescriptions (co-pays and remaining cost by the plan), reaches $3,820	Ends when your total-out of-pocket costs for your drugs reach $5,100	Final stage of the Part D plan. Individual will stay in this stage until the New year begins

- **Penalty*:** Not enrolling in Part D when you are first eligible, or going 63 days or more without continuous Part D or equivalent drug coverage MAY result in a late enrollment penalty which would be added to your Part D premium when you do enroll.
  - ** If you are still working, and have equivalent drug coverage through your employer or a Spouse, you will not be subject to a penalty*

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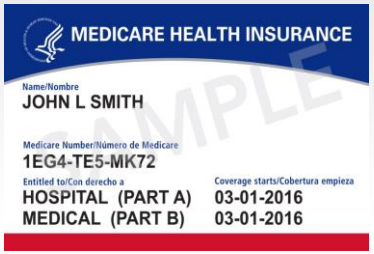
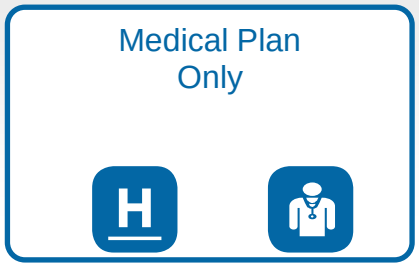
Medicare Supplement (Medigap) Plans

Original Medicare



Medicare Supplement



Medicare Supplement Plan Features

- Must have Parts A and B to enroll.
- Medicare is your primary insurer.
- Cover the out-of-pocket costs of Medicare covered services.
- Accepted anywhere Medicare is accepted.
- Does not include Part D prescription drug coverage.

Enrollment

- Can enroll any time.

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Part C Medicare Advantage plans

Medicare Advantage plan features

- Must have Parts A and B to enroll.
- Medicare Advantage plan becomes your primary insurer.
- Medicare Advantage plans can be HMOs, PPOs and Special Needs Plans (SNPs) such as Senior Care Option plans, SCO.
- All services Parts A and B provide as well as additional benefits and features not covered by Medicare, physicals, vision, hearing.

Initial Enrollment – Turning 65

A 7-month window around your 65th birthday:

3 Months before

65th Birthday Month

3 Months after

** Coverage begins based on month you sign up.*

Initial Enrollment – Over 65

A 3-month window before Part B effective date:

1. Over 65, Entitled to Part A, enrolling in Part B

3 Months before Part B Effective date

** Coverage begins based on effective month of Part B.*

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Other times you can enroll in an Advantage plan

Choosing a New Plan

Special Election Period

Special circumstances that allow enrollment outside of Annual Election Period*

- Moving into a new area
- Losing/gaining Medicaid/Extra Help
- Qualifying for Prescription Advantage
- Enrolling into a 5-Star plan

**Others may apply. Coverage begins 1st of month after enrollment*

Choosing a New Plan

Annual Election Period
Election Period from October 15th, to December 7th

October 15th

December 7th

* *Coverage begins on January 1st*

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Additional Resources

National Resources

- Medicare (CMS): www.medicare.gov

  1-800-633-4227 TTY: 1-877-486-2048

- Social security: www.socialsecurity.gov

  1-800-722-1213

Massachusetts

- Shine (serving the Health Information Needs for Everybody):www.800ageinfo.com

  1-800-243-4636 press 3

- Prescription Advantage, State Part D prescription drug assistance program

  1-800-243-4636 press 2

- MassHealth: www.mass.gov/masshealth

  1-800-841-2900

Gerald lodge Tufts Health plan Medicare preferred 1-617-800-5368

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Questions