Medicare Open Enrollment
SHINE Overview

- **SHINE** = Serving the Health Insurance Needs of Everyone...on Medicare

- Mission: To provide no cost and unbiased health insurance Information, counseling and assistance to Massachusetts residents with Medicare and their caregivers

- 14 Regional Offices cover entire state
  - 650 SHINE counselors (60% volunteers) available in the community to help

1-800-243-4636  SHINE@state.ma.us
What SHINE Does

- Assist people in understanding their Medicare and MassHealth rights and benefits
- Educate people about all of their health insurance options
- Educate consumers with limited resources on how to pay for health care costs. For example: Low Income Subsidy & Medicare Savings (Buy-In) Programs
- Screen for public benefits (State and Federal)
Medicare 101

- Federal health insurance program for:
  - Individuals age 65 and over
  - Individuals under age 65 with a disability

- NOT a comprehensive health insurance program
  - Gaps in Medicare coverage mean beneficiary must pay a portion of medical expenses

- 4 parts of Medicare:
  - Part A (Hospital Insurance)
  - Part B (Medical Insurance)
  - Part C (Medicare Advantage)
  - Part D (Prescription Drug Coverage)
New Medicare Cards

- Social Security Number Removal
- Randomly generated Medicare Beneficiary Identifier (MBI) will replace the SSNs on new Medicare cards
- Replacing SSNs on all Medicare cards will protect:
  - Private health care and financial information
  - Federal health care benefit and service payments
- Transition period will begin April 1, 2018 through December 31, 2019
NEW Medicare Cards

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A) 03-01-2016
MEDICAL (PART B) 03-01-2016

Coverage starts/Cobertura empieza
03-01-2016
Medicare Eligibility and Enrollment

- 65 years or older and eligible for Social Security (earned 40 credits/quarters)
- 65+ with spouse or ex-spouse (marriage lasted at least 10 years) who qualifies for Medicare
- Under 65 who has received Social Security Disability (SSDI) for 24 months

- Enrollments and eligibility determinations: Social Security Administration
  1-800-772-1213; www.ssa.gov

  ➢ Create My Social Security Account
Enrollment Periods

• Qualifying events (move, retire, etc.)
  • Oct. 15-Dec. 7, change health or drug plan

• Jan. 1-March 31 if Part B enrollment missed

• 7 months around 65th birthday

Initial A,B,C,D
General B
Special B,C,D
OPEN C,D

• Qualifying events (move, retire, etc.)
Initial Medicare Enrollment

- 7 month window around the month in which a person becomes entitled to Medicare
  - **If 65+:** One’s Initial Enrollment Period (IEP) is the 7 month window around the month she/he turns 65
  - **If under 65:** One’s IEP is the 7 month window around the 25th month of SSDI entitlement

- The month in which one enrolls determines the coverage start date

- Potential penalties for late enrollment
General Enrollment: Part B

- Can enroll into Part B
- January 1 – March 31, every year
- Coverage begins July 1
- Part B late enrollment penalty may apply
Enrolling In Medicare

- Common myth that Medicare will know or remind a person to enroll when eligible at age 65. This is **NOT TRUE** unless the person is already receiving Social Security benefits.

- A person must call Social Security for appointment at 1-800-772-1213 or enroll online at www.ssa.gov.
  
  Medicare and Social Security are two entirely separate programs.
Delaying Medicare Parts B & D

■ Evaluate if should take Medicare A – no penalty if wait

■ There is a **lifelong** penalty for not signing up for Medicare Part B when initially eligible

■ Also, Connector coverage may **NOT** be creditable for Medicare Part D (drug coverage). If enrolling late into Part D, there is also a lifelong penalty
What is Medicare Open Enrollment?

Medicare Open Enrollment is the **ONE TIME OF YEAR** when **all** people with Medicare can review, compare, enroll or dis-enroll in:

- Part C (Medicare Advantage)
- Part D (Prescription Drug Plans)

Medicare Open Enrollment dates:

- **October 15th:** Open Enrollment begins
- **December 7th:** Open Enrollment ends
- **January 1st:** Health/drug coverage begins
Why Is Open Enrollment Important?

This is the annual opportunity to review health and drug plans. *This is important because:*

- Health needs may change year to year
- Health or drug plan change the costs, benefits, and drug coverage they offer *every year*
- Providers change contracts and preferred pharmacies change

By reviewing plans costs and benefits & comparing them with other options available for the upcoming year, there is potential to save money & ensure appropriate coverage.
New in 2019 - Medicare Advantage Enrollment Period

- “Medicare Disenrollment” period 1/1-2/14 is eliminated
- People **new to Medicare or in Medicare Advantage plans** can make one change January 1- March 31, 2019
- Change from one MA to another MA plan or disenroll from MA plan and get free-standing drug plan (and maybe supplement)
- Ex. Martha’s favorite doctor belongs to a medical practice that drops Martha’s MA plan February 1. Martha can change to a different MA plan before 3/31
Part C and D Special Enrollment Periods (SEP)

- Can enroll, disenroll, or change **Part C** (Medicare Advantage HMO or PPO) or **Part D**
- Must have qualifying events or circumstances
- Length of SEP depends on the qualifying event
- Penalty may apply
# Common Parts C & D

## Special Enrollment Periods

<table>
<thead>
<tr>
<th>Qualifying Event/Circumstance</th>
<th>Length of SEP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolled in Medicaid (MassHealth), Extra Help, and/or Medicare Savings Program</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Enrolled in Prescription Advantage</td>
<td>1 per calendar year</td>
</tr>
<tr>
<td>Moved to a new geographic service area</td>
<td>2 months after move</td>
</tr>
<tr>
<td>Leaving employer group health plan coverage, including COBRA</td>
<td>2 months after loss of coverage</td>
</tr>
<tr>
<td>Residing in a long term care facility</td>
<td>Continuous</td>
</tr>
<tr>
<td>Want to enroll into a 5-star plan</td>
<td>1 per calendar year</td>
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Programs that Can Help Pay Medicare and/or Drug Costs

- MassHealth (Medicaid)
- Medicare Savings Programs
- Extra Help/Low Income Subsidy (LIS)
- Prescription Advantage

SHINE Counselors can help screen for these and other programs
NEW LIS SEP Limitations in 2019

Starting January 1, 2019:

- Those on Extra Help/LIS and those with Dual eligibility (Medicare AND MassHealth) can only change plans one time per calendar quarter in the first 3 quarters of the year, not every month.
- Can change during 4th quarter in Fall OEP.
- Plan Finder will NOT indicate if beneficiary has already used SEP for current quarter.
New Quarterly SEP for Dual and LIS eligible

- One allowable election for each of the following time periods: January-March, April-June, July-September.
- SEP Starts: 1/1, 4/1, 7/1
- Effective date for new plan is the first day of the month following election of new plan (except last quarter)
- Dual eligible and LIS recipients retain the same right to utilize other SEPs such as change of LIS status, Fall AEP, moving out of a service area, 5 Star, etc.
LIS SEP Limitations for “At Risk”

- Individuals who have been identified by their drug plan and notified by letter that they’re “potentially at-risk” or “at-risk” under a drug management program cannot use the dual/LIS SEP

- Other SEPs are available, as well as Fall OEP

- At-risk status can be lifted and it can be appealed to the Part D plan
Part B Step Therapy in 2019

- Medicare Advantage Plan **MAY** require Step Therapy for **Part B** drugs
  - May require beneficiary try a different Part B OR Part D drug through Step Therapy
  - This does not apply for existing treatment but for **NEW** treatment/medications
  - MA Plans are “allowed” to do this, not required
Transitioning from the Health Connector to Medicare

For those in a Health Connector who become eligible for **Premium free Medicare Part A** (which means they earned 40 credits working under Social Security and paying into Medicare):

- They should sign up for Medicare
- They will lose their Health Connector coverage
- They will lose any tax credits they are receiving
- If they don’t sign up for Medicare, they might be subject to a late enrollment penalty
My Ombudsman

- Serves MassHealth members enrolled in ACO, MCO, One Care, PACE, SCO
- My Ombudsman helps resolve members’ issues and conflicts in many ways
- My Ombudsman provides information, investigates, mediates, discusses options
- 855-781-9898  info@myombudsman.org
Take Aways...

- Enroll in Medicare as soon as becoming eligible for premium free Part A (unless have health savings account from work)
- Disenroll in Health Connector plan by calling the plan
- Don’t miss deadlines to sign up for Medicare B and D
  - Plans are improving notification to members approaching 65 through data matching
Where to Go For Help

- **Social Security Administration:** 1-800-772-1213
  - To enroll in Medicare
  - [www.ssa.gov](http://www.ssa.gov)

- **SHINE:** 1-800-AGE-INFO (1-800-243-4636), press 3
  - English and Spanish

- **Medicare:** 1-800-MEDICARE (1-800-633-4227)

- **MCPHS Pharmacy Outreach Program:** 1-866-633-1617
  - Review of meds & drug coverage, refers affordable prescription drug programs