



Medicare Open Enrollment



SHINE Overview

- **SHINE**= **S**erving the **H**ealth **I**nsurance **N**eeds of **E**veryone...*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)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

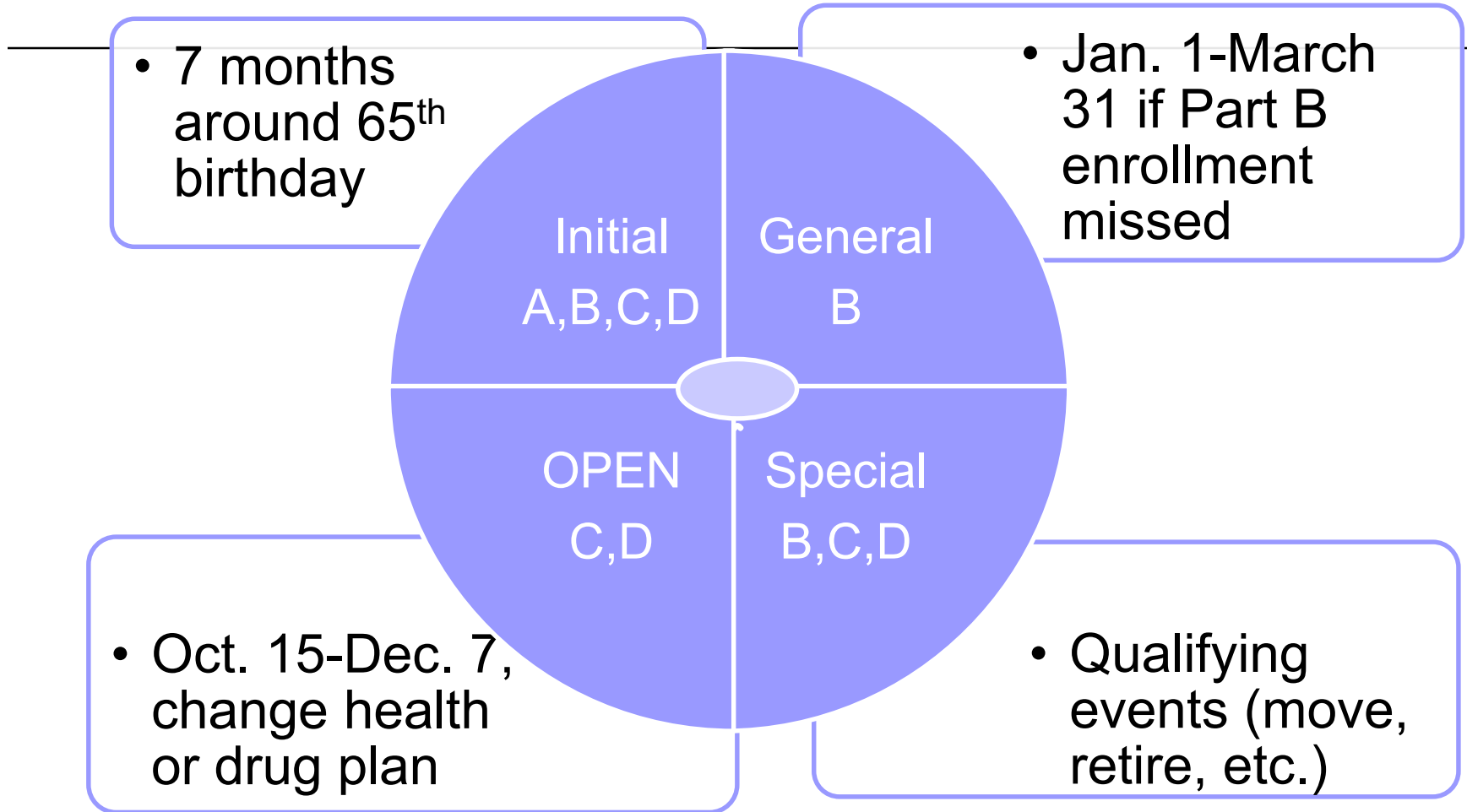
03-01-2016

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



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 on line 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

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



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
- **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