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 and Greater Boston Chinese Golden Age Center
  - 650 SHINE counselors (60% volunteers) available in most communities

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

- Assist Medicare beneficiaries to understand 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)
Reminder: 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
- New cards must be used after December 31, 2019
NEW Medicare Cards

[Image of Medicare card]

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

- Individuals aged 65 years or older who are U.S. citizens or legal permanent residents for at least 5 continuous years
  - If 40 work credits through payroll tax, entitled to premium-free Part A (may qualify through spouse or ex-spouse)
- 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

• Oct. 15-Dec. 7, change health or drug plan

• 7 months around 65th birthday

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

• Qualifying events (move, retire, etc.)

Initial A,B,C,D

General B

OPEN C,D

Special B,C,D
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 *lifetime* penalty for not signing up for Medicare Part B when initially eligible
- If enrolling late into Part D, there is also a lifetime penalty, if you have not had prior creditable coverage.
### Your 2 Main Medicare Coverage Choices

<table>
<thead>
<tr>
<th>Option 1: Original Medicare</th>
<th>Option 2: Medicare Advantage (Part C)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>This includes Part A and/or Part B.</strong></td>
<td><strong>These plans are like HMOs or PPOs and typically include Part D.</strong></td>
</tr>
<tr>
<td>Part A Hospital Insurance</td>
<td>Part A Hospital Insurance</td>
</tr>
<tr>
<td>Part B Medical Insurance</td>
<td>Part B Medical Insurance</td>
</tr>
</tbody>
</table>

#### You can add:

| Part D Medicare prescription drug coverage |

#### You can also add:

| Medigap Medicare Supplement Insurance |

| Part D Medicare prescription drug coverage |
2020 Medigap Changes

• **Supplement 1**: only available to those eligible for Medicare before 1/1/20 (whether enrolled or deferred)

• **Supplement 1 A**: available to all eligible Medicare beneficiaries. Same as Supplement 1 except does not cover the Part B deductible

• **Core**: No change

• **Medex Choice**: No longer accepting new enrollments effective December 1
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.
Comparing Medicare Options

- Use the **New** Medicare Plan Finder tool on Medicare.gov for 2019 and 2020 plans
- **New**: you must log in to the Plan Finder with your MyMedicare.gov account username and password to access personalized features and to save your drug list
- Go to MyMedicare.gov to create an account
- **New**: you cannot save a drug list if you do an Anonymous search
New Medicare Plan Finder Homepage

To log in with an existing account or to **create a new account**
Click on “Log in” here for 2020 plans

Note: you can click “Continue without logging in” to do an Anonymous search, but drug lists can’t be saved.
Medicare Advantage
Open Enrollment Period

- People in Medicare Advantage plans on January 1 can make one change January 1- March 31, 2019
- Change from one MA to another MA plan or dis-enroll from MA plan and get stand-alone drug plan (and Medigap plan if needed)
- Ex. Martha’s PCP belongs to a medical practice that drops Martha’s MA plan February 1. Martha can change to a different MA plan before 3/31 or go back to Original Medicare with or without a Medigap or drug plan
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
- 5 Star plans or Prescription Advantage membership allow person to change plans 1x
Programs that Can Help Pay Medicare and/or Drug Costs

- MassHealth (Medicaid)
- Medicare Savings Programs
- Extra Help/Low Income Subsidy (LIS)
- Prescription Advantage
- Manufacturer plans, NeedyMeds.org etc

SHINE Counselors can help screen for these and other programs
Reminder: LIS SEP Limitations

- Those on Extra Help/LIS and those with Dual eligibility (Medicare AND MassHealth, SCO) 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, for January effective date.
- Plan Finder will NOT indicate if beneficiary has already used SEP for current 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.
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 may be subject to a late enrollment penalty
My Ombudsman

- Serves Medicare or 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
- Has only ASL Ombudsman in country
- 855-781-9898 info@myombudsman.org
Take Aways...

- Don’t miss deadlines to sign up for Medicare
  - Plans are improving notification to members approaching 65 through data matching
- Dis-enroll from Health Connector plan by calling the plan
- Remember to review Medicare plans every year during the Open Enrollment: 10/15 – 12/7
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