



# Medicare Open Enrollment



# SHINE Overview

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- **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 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

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- 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

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- 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

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- ❑ 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



## 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

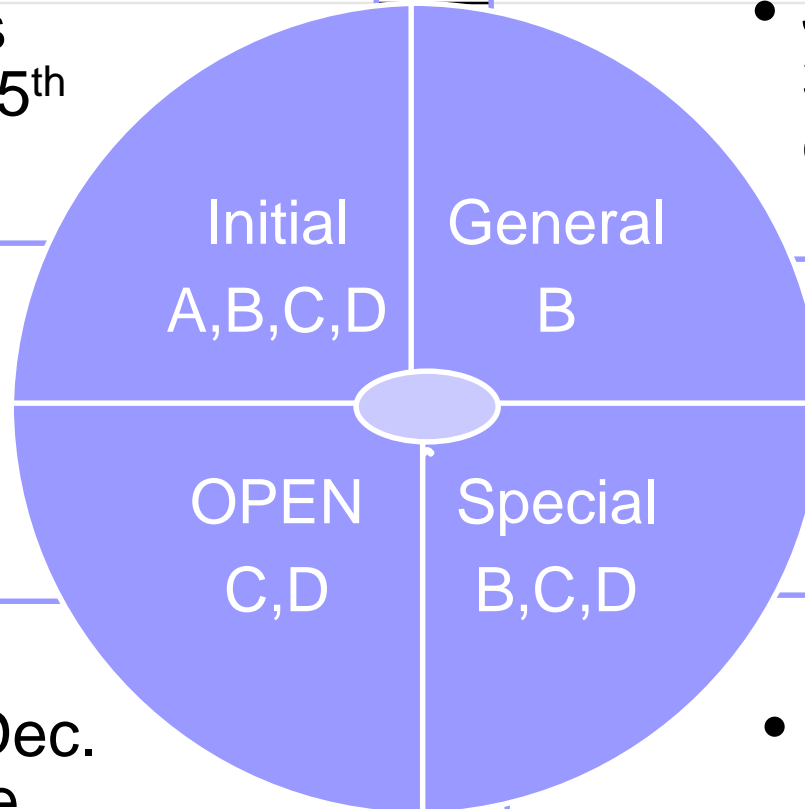
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- Individuals aged 65 years or older who are U.S. citizens or legal permanent residents for at least 5 continuous years
  - If 40 work credits through payroll tax, entitled to premium-free Part A (may qualify through spouse or ex-spouse)
- Under 65 who has received Social Security Disability (SSDI) for 24 months
- Enrollments and eligibility determinations: **Social Security Administration**
  - 1-800-772-1213; [www.ssa.gov](http://www.ssa.gov)
  - Create My Social Security Account

# Enrollment Periods

- 7 months around 65<sup>th</sup> birthday

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



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

- Qualifying events (move, retire, etc.)





# Enrolling In Medicare

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- 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](http://www.ssa.gov)
  - Medicare and Social Security are two entirely separate programs



# Delaying Medicare Parts B & D

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- 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

## Option 1: Original Medicare

This includes Part A and/or Part B.



**Part A**

Hospital Insurance



**Part B**

Medical Insurance

You can add:



**Part D**

Medicare prescription drug coverage

You can also add:



**Medigap**

Medicare Supplement Insurance

## Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs and typically include Part D.



**Part A**

Hospital Insurance



**Part B**

Medical Insurance



**Part D**

Medicare prescription drug coverage

# 2020 Medigap Changes

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- **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?

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- 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 15<sup>th</sup>**: Open Enrollment begins
  - **December 7<sup>th</sup>**: Open Enrollment ends
  - **January 1<sup>st</sup>**: Health/drug coverage begins

# Why Is Open Enrollment Important?

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- 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



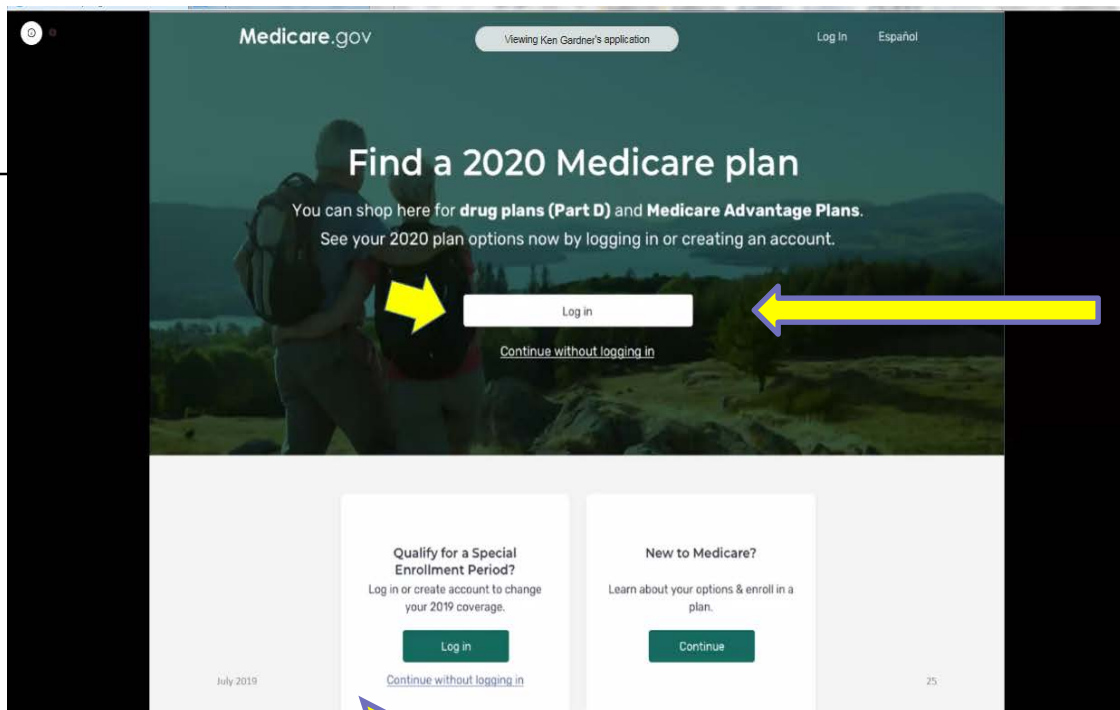
# Comparing Medicare Options

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- 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 for 2019 plans

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

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- 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)

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- 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

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- 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

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- **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 4<sup>th</sup> 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

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- 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

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- 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](mailto:info@myombudsman.org)



# Take Aways...

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- 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

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- **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