

# Welcome to Medicare 2020



## Module 1: Medicare Eligibility and Enrollment

Presented by Contra Costa HICAP

April 16, 2020

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# What is HICAP?

**H**ealth **I**nsurance **C**ounseling and **A**dvocacy **P**rogram

- All things Medicare
  - Education, Counseling & Advocacy
- Primarily a Volunteer Organization
  - Initial and Ongoing Training
  - Registered with California Department of Aging
- Funded by California and Federal Gov't
- No affiliation with Insurance Companies
  - No Policies Sold or Endorsed
- Free to you!



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# After This Module You Will Know

- ✓ The Basic Parts of Medicare
- ✓ Who is Eligible for Medicare
- ✓ When and How to Enroll (if not already)
- ✓ Who Can Defer Medicare Without Penalty
- ✓ Helpful Resources



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# The Basics of Medicare



## Part A Hospital Insurance

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Home health care



## Part B Medical Insurance

- Doctor/Outpatient care
- Home health care
- Durable medical equipment
- Many preventive services



## Part C Medicare Advantage

- Alternative way to get coverage
- Network plans covering Parts A+B+D



## Part D Prescription Drugs

- Prescription drug coverage



## Premium and Cost-Sharing

- Each Part has its own premiums, coinsurance and copayments



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## Who is Eligible for Medicare?

Medicare is *individual* health insurance for:

- Persons age 65 and older
  - Citizen or Legally in USA for > 5 years
  - You do not have to be retired or eligible for full SSA retirement benefits
- Persons under age 65 if disabled
  - SSA disability (SSDI) > 2 years
  - ESRD or ALS (Complicated – See HICAP)



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## Federal Agencies

Social Security Administration



- Eligibility and Enrollment
- They have your info on age and work history
- Collect Medicare Premiums



Centers for Medicare and Medicaid Services

- Determines what is covered
- Pays Claims
- Regulates plans; evaluates facilities



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## Why Enrolling on Time is Important

- If you don't enroll on time....
  - Costs could be higher (permanent late enrollment penalties)
  - Coverage might be delayed (effective date of Parts A/B)
- Initial Enrollment Period (IEP)
  - 7 months surrounding your 65<sup>th</sup> birthday month
  - No late enrollment penalties

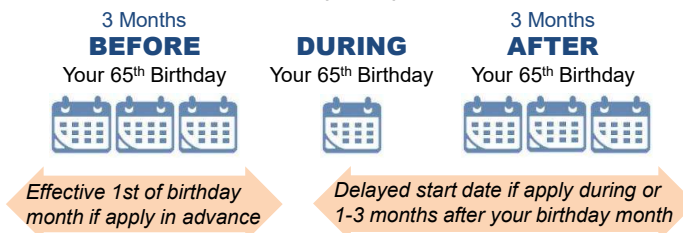
*DON'T MISS THE DEADLINE!*



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## When to Enroll

- Initial Enrollment (IEP) lasts 7 Months



- Cancel any ACA coverage
  - Can no longer have subsidies, even if don't enroll in Medicare



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## When You Can Defer Enrollment

Are you or your spouse **actively** working and receiving employer group health benefits?

Yes

No

Employer has 20\* or more employees?

Yes

No

**Yes, can delay**  
When you stop working, make sure you have employer certification and observe the Special Enrollment Period

**No, can't delay**  
Medicare becomes primary insurance; Employer Plan becomes secondary

**No, can't delay**  
Medicare will become primary insurance; Retiree Plan or COBRA, if available, becomes secondary

\* 100 if disabled

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## When Your Active Employment Ends

- You have an 8-month special enrollment period to enroll in Medicare when your active employment ends

- But no primary coverage until you're enrolled

- Will need your employer certification to enroll without penalty

- Takes about a month to enroll in Medicare, so plan ahead

- COBRA or Retiree coverage is secondary even if you don't enroll in Medicare



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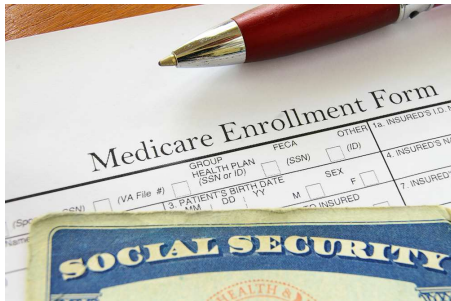
## If You Miss Your Enrollment Period

- If you didn't enroll during your normal enrollment period, your only option is the General Enrollment Period
  - You can sign up during Jan 1 – Mar 31 each year
  - Coverage begins Jul 1 of that year
  - You may pay permanent late enrollment penalties



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## Enrollment



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## The Enrollment Process

- Don't have to be retired or collecting Social Security (SSA) benefits
- But the enrollment process is different depending on whether or not you're already getting SSA benefits

Note: Regardless of your full Social Security retirement age, Medicare eligibility is always at age 65 (unless you're eligible due to Social Security disability)



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## How to Enroll

### If Receiving Social Security Before 65

- Enrollment is automatic if receiving SSA benefits
- Medicare card mailed 3 months prior to 65th birthday
  - Effective first day of 65th birthday month
- Premiums auto-deducted from your Social Security benefit
- Follow instructions to defer Part B



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## How to Enroll

### If Not Yet Receiving Social Security

- You must proactively apply at Social Security if deferring your SSA benefits
  - On-Line ([www.ssa.gov](http://www.ssa.gov))
  - By Phone (1-800-772-1213)
  - In Person (Antioch, Walnut Creek, Richmond)

- Do before birthday month or enrollment will be delayed
- Medicare will bill you 3 months ahead
- Or use monthly checking Direct Debit



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## Prevent Medicare Fraud

- **PROTECT:** Don't carry your Medicare Card unless needed.
- **DETECT:** Always review your Medicare Documents (or online information) for:
  - Charges for something you didn't get
  - Billing for the same thing twice
  - Services that were not ordered by your doctor
- **REPORT:** Report your suspicions of errors, fraud, or abuse immediately!

*Medicare will never call you!*



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## Helpful References

Resource	Website	Telephone
<b>HICAP</b>	cchicap.org	(925) 602-4163 or (800) 510-2020
Medicare	Medicare.gov (use GOV!)	800-Medicare [(800) 633-4227]
California Health Advocates	cahealthadvocates.org	
Medicare Rights Center	medicareinteractive.org	
Social Security	ssa.gov	(800) 772-1213
Calif. Dept. Insurance	insurance.ca.gov	
Veteran's Benefits		(800) 827-1000
Medi-Cal		(800) 709-8348
"Medicare & You"	Printed publication	



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## Next Up...

View Module 2:

Medicare Coverage

Welcome to Medicare 2020



Module 2: Medicare Coverage

Presented by Contra Costa HICAP

March 27, 2020

- ✓ The two ways to get Medicare coverage (Original Medicare or Medicare Advantage)
- ✓ What's covered and not covered under Original Medicare Parts A and B
- ✓ Costs for Medicare Parts A and B

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