

1



Welcome to Medicare 2024

Eligibility and Enrollment

Presented by Contra Costa County
Health Insurance Counseling and Advocacy Program
HICAP

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SHIP
State Health Insurance Assistance Program
Navigating Medicare

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

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Note: All costs are for 2024 unless otherwise noted

April 8, 2024

1

2

What is HICAP?

Health Insurance Counseling and Advocacy Program

- 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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2

3

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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3

4

MEDICARE 'PARTS'



Part A Hospital

Part B Medical

Medicare Supplement

Part D Drug

Part C Advantage

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4

What Medicare Does Not Cover

- Non-medically necessary services
- Most dental care and dentures
- Eye exams (for glasses)
- Hearing Aids and fitting exams
- Long Term Care
- Foreign travel



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 Social Security retirement benefits
- Persons under age 65 if disabled
 - SSA disability (SSDI) > 25 months
 - Kidney Failure or ALS (Complicated – See HICAP)

Federal Agencies



**Social Security
Administration**

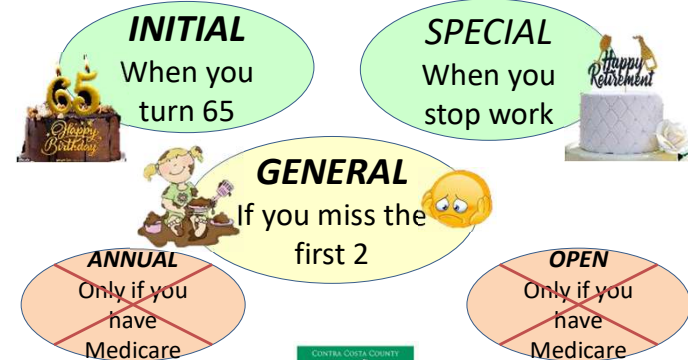
- Eligibility and Enrollment
- They have your info on age and work history
- Collect Medicare Premiums



**Centers for Medicare
and Medicaid Services**

- Determines what is covered
- Pays Claims
- Regulates plans
- Evaluates facilities

Medicare A&B Enrollment



9

When to Enroll in A&B

- Initial Enrollment - lasts 7 Months around 65th Birthday

3 Months BEFORE DURING 3 Months AFTER

- Should Cancel 'Covered CA' Insurance
 - Can no longer have subsidies, even if you don't enroll in Medicare

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9

10

Can I Defer A&B Enrollment?

Are you or your spouse **actively** working and receiving Employer Group Health benefits?

Yes

Employer has 20* or more employees?

Yes

Yes, can delay
Enroll when you stop working

No

No, can't delay
Medicare becomes primary insurance

No

No, can't delay
Medicare becomes primary insurance

* 100 if disabled

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10

11

If I Do Delay

- 'Special Enrollment Period' - when stop work
 - takes about 1 month – plan ahead
- Will need your employer certification(s) to enroll without penalty – Form '**CMS-L564**'
- Compare! Medicare coverage may be a lot less costly for you or your spouse
 - Check your Fall employer enrollment options for employee alone vs. employee + spouse


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11

12

If I Do Delay (cont'd)

- Most enroll in free Part A when 65
- WARNING** if you have an employer HSA (Health Savings Account)
 - Will need to stop contributions ahead of retiring - Part A is retroactive
 - Ongoing Excise Tax on excess contributions
 - See HICAP for additional informational flyer
- COBRA plan for yourself will have no primary coverage without Medicare A & B
 - Younger family can remain on COBRA Plan



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12

13

How to Enroll

If Receiving Social Security *Before* 65

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



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13

14

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) (no Experian credit block)
 - By Phone (1-800-772-1213)
 - In Person (Antioch, Concord, Richmond)
- Do before 65th birthday month or Part B enrollment will be delayed
- Medicare will bill you 3 months ahead
 - Then use monthly checking Direct Debit

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14

15

Anytime is a prime time for Medicare fraud



DO NOT	<ul style="list-style-type: none"> ▪ Move out of your current plan unless you want to ▪ Sign any forms if you don't want to ▪ Give Medicare or SS# to strangers
BE AWARE OF	<ul style="list-style-type: none"> ▪ Uninvited phone calls, emails or home visits ▪ Prizes, cash or "early bird discounts" to enroll ▪ Calls pretending to be your doctor or clinic telling you that you MUST change plans to keep your doctor. Call your doctor's office to check whether what you're being told is true
REPORT	<ul style="list-style-type: none"> ▪ If you do get tricked into switching your plan, REPORT IT TO US IMMEDIATELY. IT CAN BE FIXED!

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15

16

Contact HICAP if you plan to....

- ☐ Defer Medicare past 65
- ☐ Have an HSA and work past 65
- ☐ Have the option of COBRA or a retiree plan for yourself after 65
- ☐ Have End Stage Renal Disease or ALS
- ☐ Have an ACA plan (Covered CA)
- ☐ Suspect Medicare fraud or a scam
- ☐ Still have questions about your situation

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16

Multiple Ways to Reach Us

Website: www.cchicap.org

Email: ehsdhicap@ehsd.cccounty.us

HICAP Office: (925) 655-1393,

(800) 510-2020 or (800) 434-0222



HICAP Service is free, private and impartial
One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website



17

17

Helpful References

Resource	Website	Telephone
HICAP	cchicap.org	(925) 655-1393 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	



18

18

Next Up...

View Module 2:

Medicare Coverage



- ✓ The two ways to get Medicare coverage
(Original Medicare or Medicare Advantage)
- ✓ What's covered under Original Medicare Parts A and B
- ✓ Costs for Medicare Parts A and B



19

19