



Medicare Open Enrollment 2020



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

1-800-243-4636

SHINE@mass.gov



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)

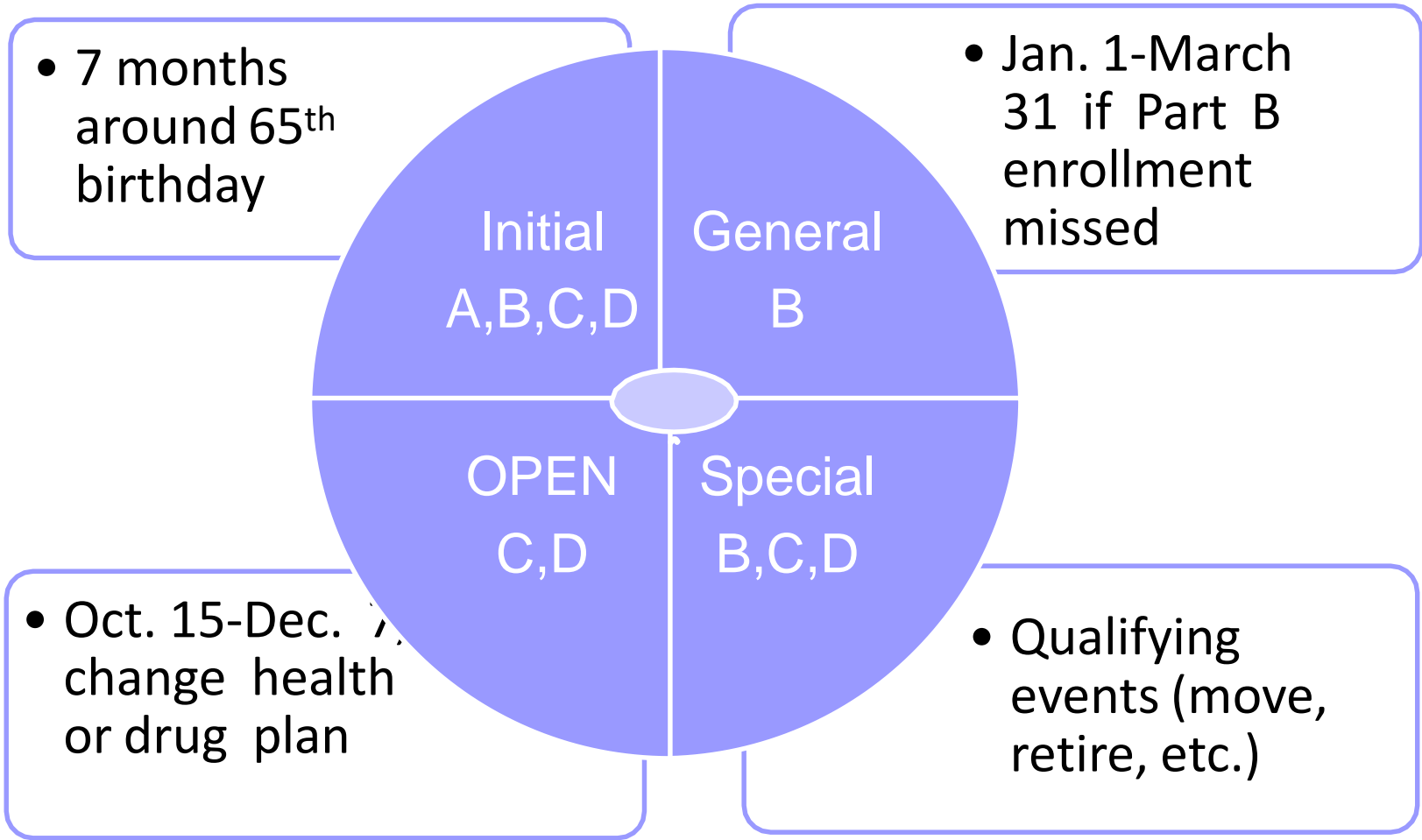
Medicare 101

- 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
- 3 parts of Medicare:
 - Part A (Hospital Insurance)
 - Part B (Medical Insurance)
 - Part D (Prescription Drug Coverage)
 - Part C (Medicare Advantage) – combines Parts A, B and usually Part D

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 24 months of Social Security Disability (SSDI) payments
- Enrollments and eligibility determinations: **Social Security Administration**
 - 1-800-772-1213; www.ssa.gov
 - Create a My Social Security Account

Enrollment Periods



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 an appointment at 1-800-772-1213 or enroll online at www.ssa.gov.
 - Medicare and Social Security are two entirely separate programs



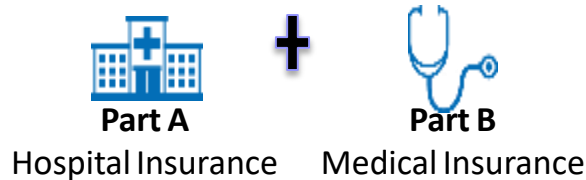
Delaying Medicare Parts B & D

- Evaluate if should take Medicare A – no penalty if wait. If currently contributing to HSA, should delay
- 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.



You can add:



You can also add:



Option 2: Medicare Advantage (Part C)

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



2021 Medigap Choices

- **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, 2020

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?

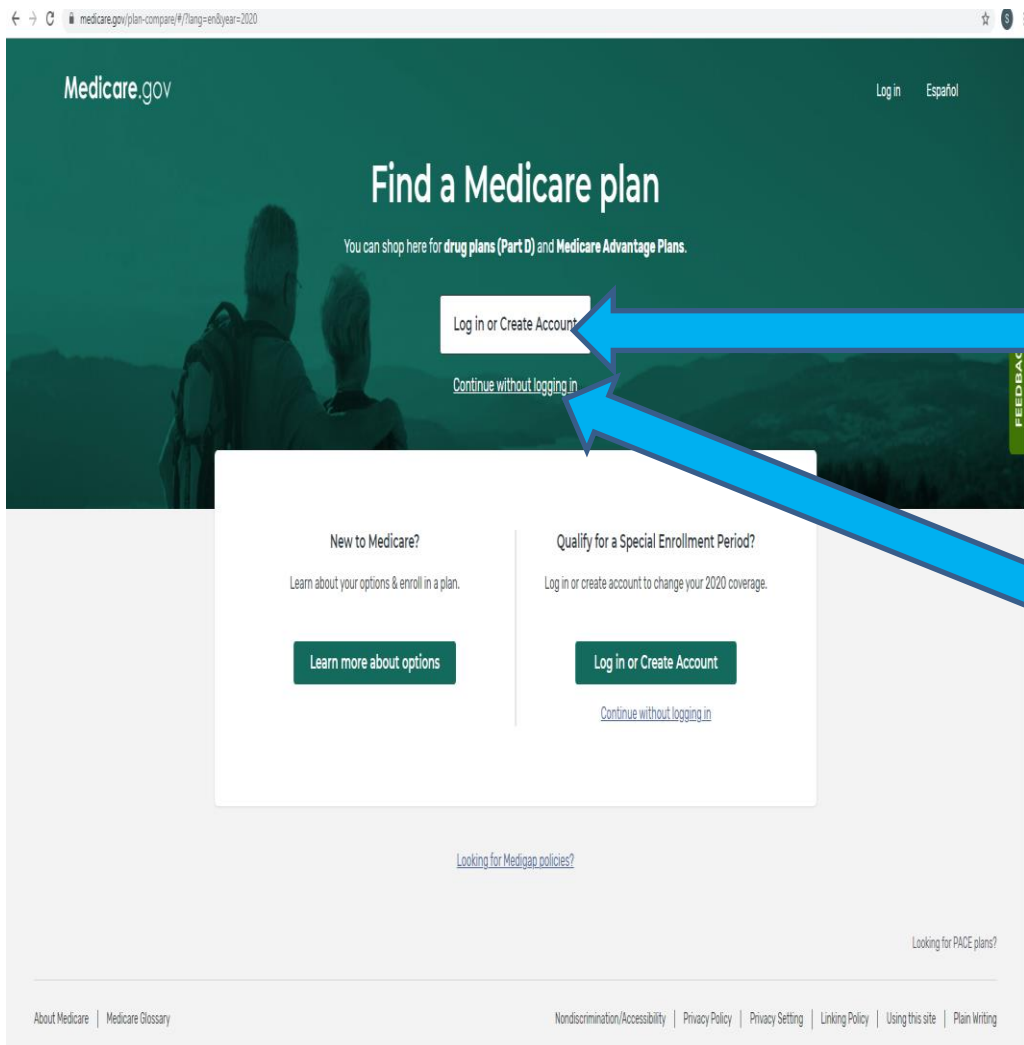
- This is the annual opportunity to review health and drug plans. ***This is important because:***
 - Health needs may change year to year
 - Health or drug plan change the costs, benefits, and drug coverage they offer **every year**
 - **Providers change contracts and preferred pharmacies change**
- 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 Medicare Plan Finder tool on Medicare.gov for 2020 and 2021 plans
- 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
- **Note:** you cannot save a drug list if you do an Anonymous search

Medicare Plan Finder Homepage



To log in with an existing account or to create a new account Click on "Log in or Create Account"

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 of each year
- 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

Special SEP for Gov't Entity-Declared Disaster or Other Emergency

- Issued 08/12/2020
- Effective/Implementation Date 01/01/2021
- SEP available to individuals who were unable to make their elections during another valid election period due to the disaster/emergency

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: (1-800-243-4636)**
 - 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