



Executive Office of Elder Affairs
RESPECT INDEPENDENCE INCLUSION



THE
SHINE
PROGRAM
Serving the Health
Insurance Needs
of Everyone

Medicare Open Enrollment 2022 What You Need to Know

October 18th, 2022
October 25th, 2022



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
- 13 Regional Offices cover entire state and Greater Boston Chinese Golden Age Center
 - 700+ 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 who are U.S. Citizens or legal permanent residents for a length of time
 - If 40 work credits through payroll tax, entitled to premium-free part A (may qualify through spouse or ex-spouse)
 - Individuals under age 65 who have received 24 months of Social Security Disability (SSDI) payments
- NOT a comprehensive health insurance program
 - Gaps in Medicare coverage mean beneficiary must pay a portion of medical expenses

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

The Three Parts of Medicare



**Part A
Hospital
Insurance**



**Part B
Medical
Insurance**

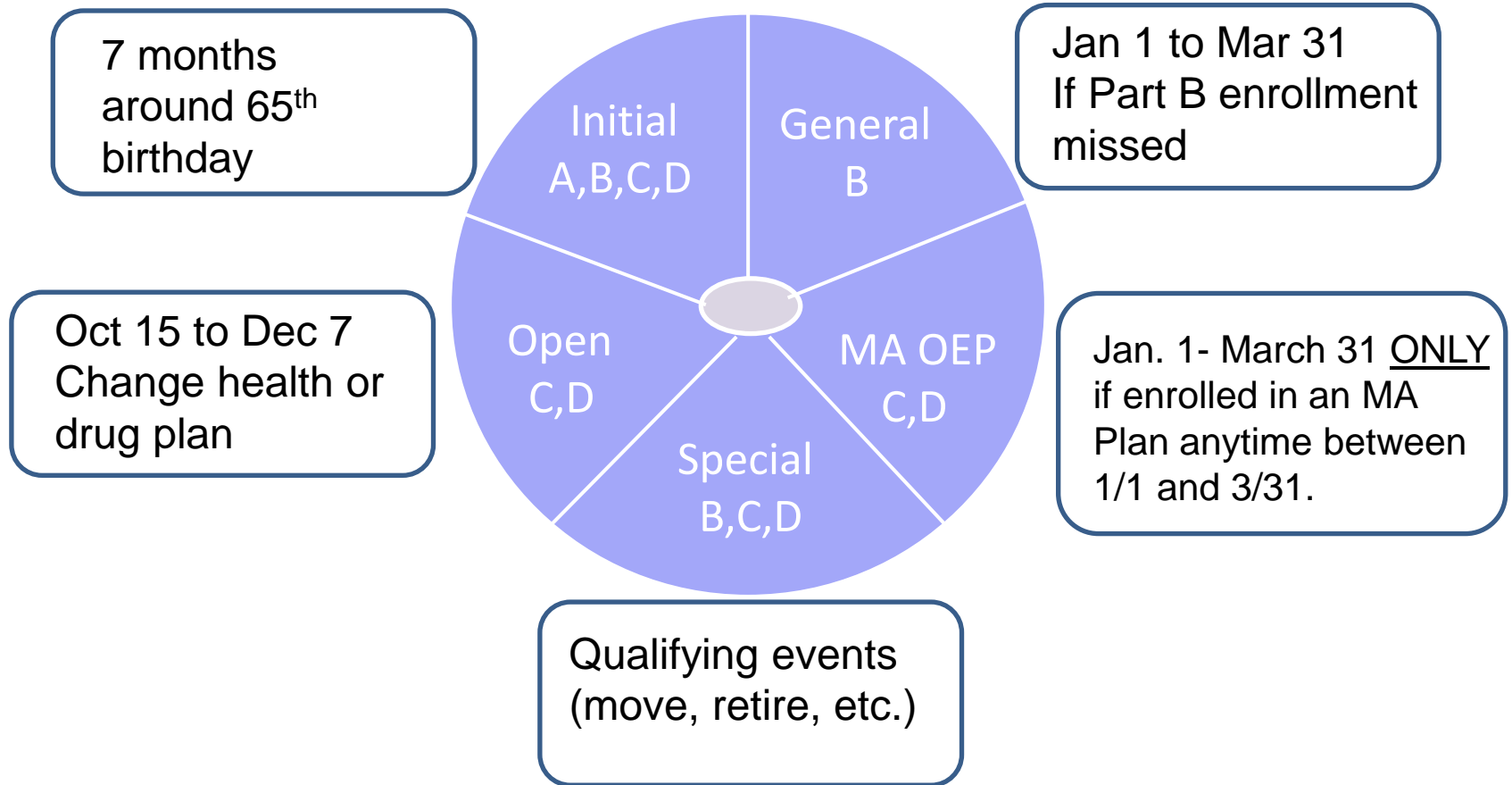


**Part D
Medicare
Prescription
Drug
Coverage**

Part A & Part B is called “Original Medicare”


Medicare Advantage plans combine Parts A, B, and D- also known as Part C


Enrollment Periods



Enrollment Periods- New in 2023

- Initial Enrollment Period(IEP)- 7 months around 65th birthday
 - No longer a delay in Medicare effective date when enrolling in last 3 months of IEP. Coverage begins 1st of month after enrollment

| 3 months before the month you turn 65 | 2 months before the month you turn 65 | 1 month before the month you turn 65 | The month you turn 65* | 1 month after the month you turn 65 | 2 months after the month you turn 65 | 3 months after the month you turn 65 |
|--|---------------------------------------|--------------------------------------|--|-------------------------------------|--------------------------------------|--------------------------------------|
| Enroll early to avoid a delay in coverage. To get Part A and Part B the month you turn 65, you must enroll during the first 3 months before the month you turn 65. | | |  If you wait until the last 4 months of your Initial Enrollment Period to enroll, your Part B coverage will begin the first of the month following the month of enrollment. | | | |

- General Enrollment Period- Jan 1st- Mar 31st
 - Effective date no longer delayed to July 1st. Medicare effective date is now 1st of month after enrollment 

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

Delay 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

Medicare Coverage Options

Option 1: Original Medicare O

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.



Medigap Choices in Massachusetts

Available through **Continuous Open Enrollment**

- **Supplement 1:** only available to those eligible for Medicare before 1/1/20 (whether enrolled or deferred)- covers all co-pays and Part A and Part B deductibles
- **Supplement 1 A:** available to all eligible Medicare beneficiaries Same as Supplement 1 except does not cover the Part B deductible
- **Core:** Covers co-pays only; beneficiary responsible for deductibles

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

Medicare Prescription Drugs

Which Part of Medicare Pays for Prescription Drugs?

- **Part A:** Covers prescriptions during a Medicare covered stay in an acute care setting or skilled nursing facility
- **Part B:** Covers most prescriptions administered by a provider but the provider or facility must purchase and supply the drugs. This is particular to drugs administered through infusion (chemotherapy). Part B covers some but not all **new** chemotherapy drugs
- **Part D:** Covers most outpatient prescription drugs that are filled at a pharmacy

2023 Part D Standard Benefit

- Annual Deductible- \$505
- Provides coverage for drugs on plan's formulary
- Co-pays/co-insurance during initial coverage period or until reaching the coverage gap
- Coverage Gap when **retail costs (including what plan and member pay) reach annual limit- \$4,660**
- Under Affordable Care Act consumer will pay 25% for brands and 25% for generics during the coverage gap
- Catastrophic Coverage begins when true OOP costs (TrOOP) (includes member payments and 70% discount on brands) reach annual limit
- Note: Plan premium and cost of medication not on plan's formulary **do not count** toward out-of-pocket costs


Comparing Medicare Options

- Use the Medicare Plan Finder tool on [Medicare.gov](https://www.medicare.gov) for 2022 and 2023 plans
- You must log in to the Plan Finder with your Medicare.gov account username and password to access personalized features and to save your drug list
- Go to [Medicare.gov](https://www.medicare.gov) to create an account

Note: you cannot save a drug list if you do an Anonymous search

Medicare Plan Finder

Explore your Medicare coverage options

 Don't have Medicare Part A or B yet?
[Get started with Medicare.](#)



Find Medicare health & drug plans

 Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

[Log In](#)

Don't have an account? [Create one.](#)

 Continue without logging in

ZIP CODE

PLAN TYPE

Select a plan type



Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan type?](#)

[Start](#)

[Looking for PACE plans?](#)

The Plan Finder Tool available on [Medicare.gov](https://www.medicare.gov) allows beneficiaries to search for the **lowest cost** options for health and prescription drug coverage available in their area.

Medicare Advantage Open Enrollment Period

- People in **Medicare Advantage** plans on January 1 can make one change January 1- March 31, 2023
- 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. George's PCP belongs to a medical practice that drops George's MA plan February 1. George 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

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.

Marketing Complaints

- The Centers for Medicare and Medicaid Services (CMS) accepts complaints from Medicare beneficiaries who feel they were targeted or misled by aggressive marketing practices by a plan or its representatives
- Consumer may be allowed to change plans outside of enrollment periods
- Decisions are made by CMS based on the information provided
- Complaints can be directed to 1-800-Medicare or SHINE can assist with submitting the required documentation

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

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

Senior Medicare Patrol



Mission:

Reach and educate ***Medicare and Medicaid*** beneficiaries, family members, caregivers and professionals on the importance of becoming engaged healthcare consumers to protect, detect and report healthcare errors, fraud and abuse.

SMP Program Presentations cover:

- Billing errors, fraud and/or abuse
- Deceptive Marketing
- Concerns related to Quality of Care
- COVID Fraud, Vaccine Fraud, Braces

Contact: MA SMP Program info@MASMP.org or 800-892-0890

<https://www.masmp.org/>

My Ombudsman

- Assists individuals to address concerns or conflicts that may interfere with their enrollment in any MassHealth Managed Care Plan, including One Care, SCO and PACE
- Works with MassHealth and the plans to help members resolve concerns and ensure access to benefits and services
- Contact: Phone: 855-781-9898
Videophone: 339-224-6831
Email: info@myombudsman.org
Website: www.myombudsman.org

Mass College of Pharmacy and Health Sciences

Pharmacy Outreach Program

- Free information and referral service to help people take medications appropriately
- Mission: To promote medication adherence for the community through cost solutions and education
- Pharmacists, SHINE counselors, and pharmacy students on staff
- Funded by EOEA, City of Boston, Central Mass Agency on Aging, and the Massachusetts College of Pharmacy and Health Sciences



MASS Options



Access to care for elders and individuals with disabilities, simplified

- Housing
- Food
- Caregiver supports
- Health and wellness
- Day services
- Insurance
- Transportation
- In-Home supports

Refer clients who may need assistance:

Call 1-800-243-4636

Visit:

<https://www.massoptions.org/massoptions/>

Take Aways

- Don't miss deadlines to sign up for Medicare
- If turning 65 and on the Health Connector, dis-enroll by calling the plan
- Be sure your doctors and hospitals are in the network of the Medicare health plan you're choosing
- Be sure all of your current medications are on your plan's formulary
- Remember to review Medicare plans every year during 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); SHINE@mass.gov**
 - **Multiple languages**
- **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

Thank You

The SHINE Program

SHINE@mass.gov

@Mass_EOEA

1-800-243-4636

<https://shinema.org/>



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Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.