



# 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](mailto: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)

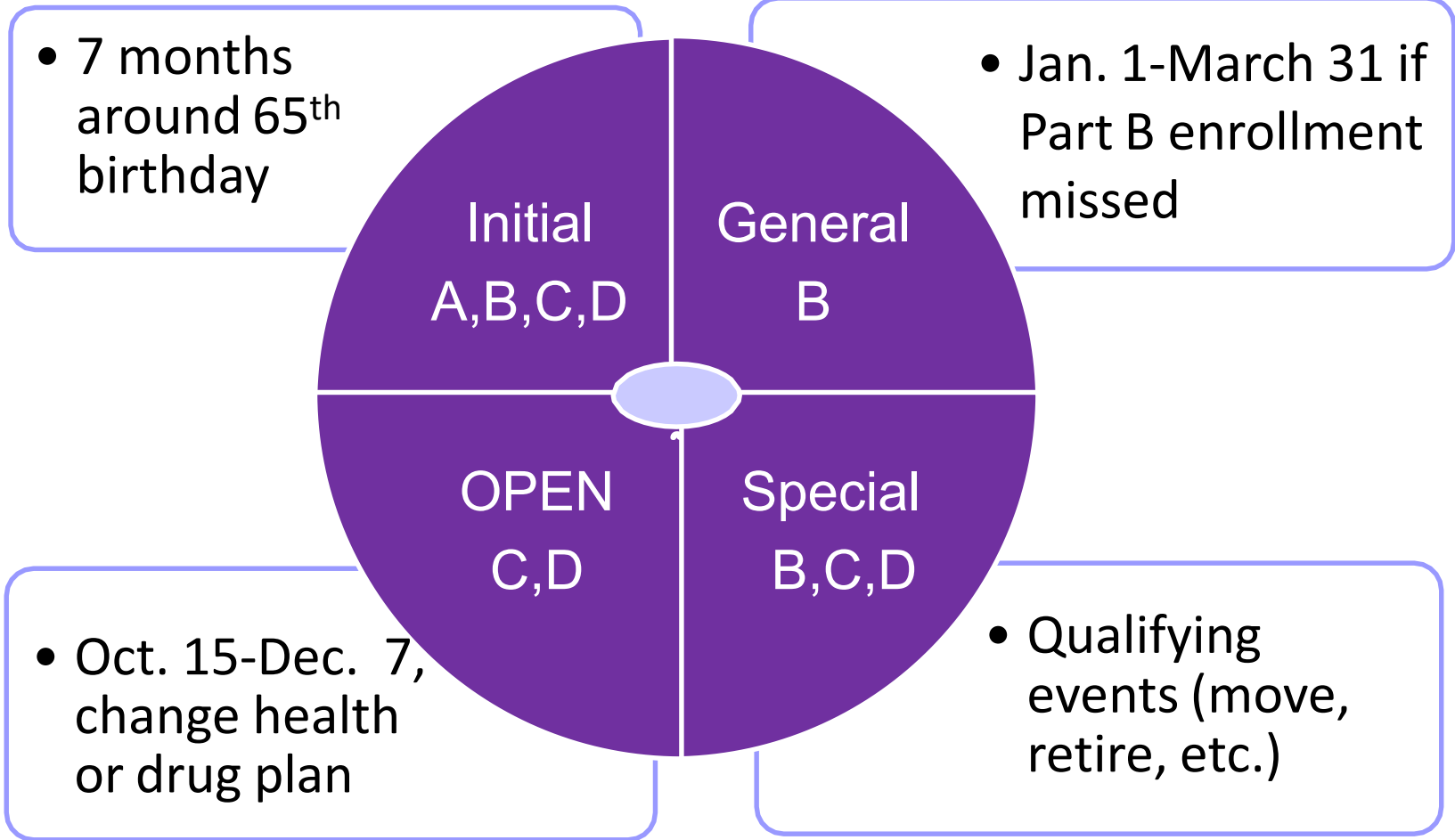
# Medicare 101

- 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](http://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](http://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.



**Part A**

**Part B**

Hospital Insurance

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**

**Part B**

Hospital Insurance

Medical Insurance



**Part D**

Medicare prescription drug coverage

# 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 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?

- 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

The screenshot shows the Medicare Plan Finder homepage. At the top left is the Medicare.gov logo. At the top right are links for 'Log in' and 'Español'. The main heading is 'Find a Medicare plan' with a sub-heading 'You can shop here for drug plans (Part D) and Medicare Advantage Plans.' Below this is a large white button labeled 'Log in or Create Account' and a smaller link 'Continue without logging in'. Two blue arrows point from the right side of the slide to these two elements. Below the main heading is a white box with two columns of information. The left column is titled 'New to Medicare?' and has a button 'Learn more about options'. The right column is titled 'Qualify for a Special Enrollment Period?' and has a button 'Log in or Create Account' and a link 'Continue without logging in'. At the bottom of the page are links for 'About Medicare', 'Medicare Glossary', 'Nondiscrimination/Accessibility', 'Privacy Policy', 'Privacy Setting', 'Linking Policy', 'Using this site', and 'Plain Writing'.

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 disenroll 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 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

- 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

# 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](mailto: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](http://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