

MTF Winter 2021 Meeting Medicare Call Q&A

Q1. A couple 64 & 63 have a Connectorcare plan w/ APTC. Their plan is now costing them less than \$100 / month for both. The 64-year-old husband will be Medicare eligible and is concerned that Medicare will end up costing him more than what they currently have and therefore is hesitant to sign up for Medicare. He calls the Health Connector and was told that they could keep the current plan that they have. While I understand that, my question is as to whether they would lose his APTC eligibility now that he would be Medicare eligible. I would assume that the wife will stay on the Connector and would be eligible for APTC, if eligible. It is my understanding that he would no longer be able to receive the APTC once Medicare eligible. Am I correct?

A1. The 64-year-old husband must enroll in Medicare when he becomes eligible. He does have the initial enrollment period which consists of 7 months (3 months prior to his birthday month, the month of his birthday and three months following his birthday). He should enroll 3 months prior or the month of his birthday. If he waits until the last three months to enroll, he may have a tax penalty with the IRS for the APTC. The 63-year-old wife can remain on the Health Connector until she becomes Medicare eligible. The wife can still receive the APTC credit.

For background, when someone is enrolled in health insurance coverage that meets Minimum Essential Coverage (MEC) standards, such as Medicare, they are not eligible for subsidized Health Connector coverage. If someone is found to be enrolled in Medicare during the calendar year, they will lose eligibility for subsidies through the Health Connector for the rest of the year. Click [here](#) to learn more.

To assist with the cost of Medicare, there are programs that he may be eligible for. SHINE counselors can screen him for public benefits such as Mass Health, Medicare Savings Programs, etc. I have attached a [chart](#) which will show you the programs that are available.

To find a SHINE counselor near you, please Call Mass Options at 800-243-4636.