

Meet SHIBA

We care. We can help with Medicare.

October 17, 2024



Washington Senior Lobby

About SHIBA



Who we are

SHIBA is free, confidential, unbiased service of the Washington State Office of the Insurance Commissioner

Statewide

Health

Insurance

Benefits

Advisors

SHIBA Program Manager

Tim Smolen

SHIBA Program Manager

360.725.7091

tim.smolen@oic.wa.gov

Some ways we help

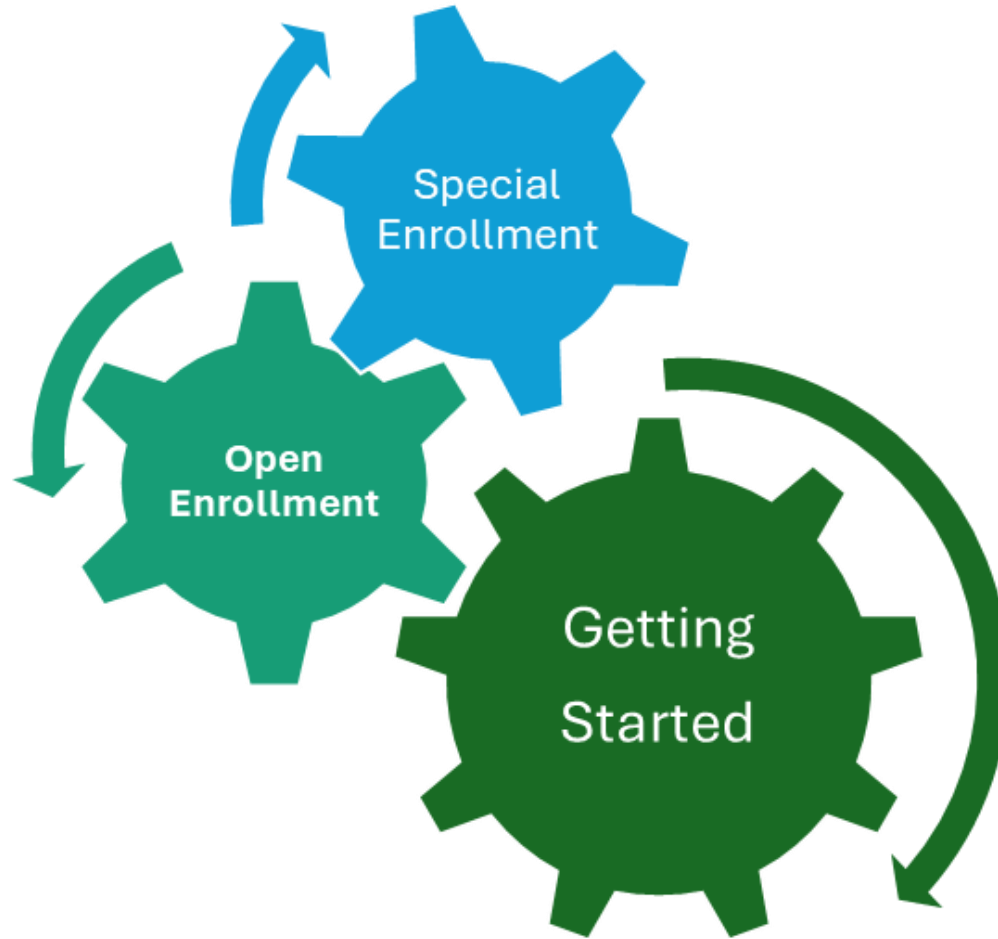
- Become eligible for Medicare
- Enroll in Medicare
- Transition into retirement
- Switch plans
- Complaints
- Compare or change your “approach” to Medicare
- Apply for Medicaid or Extra Help
- Medicare Part D
- Fraud

Today's Program

Overview

- Getting started with Medicare
 - Eligibility, Enrollment, your Entitlement
 - Markets and systems of care
- Open Enrollment periods
- Special Enrollment periods
- Discussion time

Choose your adventure



Getting started with Medicare

Getting started with Medicare

- Eligibility
- Enrollment
 - Initial enrollment period
 - Automatic enrollment – or not
 - Special enrollment period
- Entitlement

“Map of the world”

Before Medicare		After Medicare
Employer group health plan	Eligibility & Enrollment	Employer group health plan
Small group, Individual market		Commercial insurance market
Qualified Health Plan, in Washington, that’s the “Health Benefits Exchange”		with subsidies (MSP, LIS)
Medicaid, in Washington, that’s “Apple Health”		Medicaid (CN, MN)
Other		
No health insurance		
<i>Other assistance programs (IHS, VA, etc.)</i>		<i>Other assistance programs (IHS, VA, etc.)</i>

Medicare eligibility

Eligibility

One of these - and

- Citizen
- Legal Permanent Resident

One of these


- Age 65 +
- Disabled
- ESRD
- ALS

Requirements


- SSA determines eligibility
- Also, monthly premium for Medicare Part A or not

Social Security Administration

What should I do if I get a call claiming there is a problem with my Social Security number or account?

 Social Security Benefits Medicare Card & record Search SSA.gov Español Sign

Secure and tomorrow

 **Prepare**

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement

Medicare

- Plan for Medicare
- Sign up for Medicare
- Request to lower IRMAA
- Apply for Part D Extra Help
- Manage Medicare benefits

After you apply

- Apply for benefits
- Sign up for Medicare
- Apply for SSI
- Check application or appeal status
- Appeal a decision we made

Medicare Enrollment

Stop working?

At age 65

- Initial enrollment period

Later – not at age 65

- Special enrollment period

Social Security retirement benefits?

- Drawing when you reach age 65
- Waiting to draw until past age 65

Which scenario?

	Drawing SSA benefits	NOT drawing SSA benefits
Stop work at age 65	1	2
Work past age 65	3	4

Initial enrollment period (IEP)

January	February	March	April 6th	May	June	July

This is your **ideal** plan.

Automatic enrollment in Medicare

If you are drawing a SSA retirement benefit before age 65, you will be automatically enrolled into Medicare Part A + Medicare Part B

- SSA sends you Red/White/Blue Medicare card ahead of time

The start date of coverage is the 1st day of the month when you turn age 65

Take action to enroll in Medicare

If you are NOT drawing a SSA retirement benefit when you reach age 65, you will be NOT automatically enrolled into Medicare Part A + Medicare Part B

You need to take action to enroll on-time

- [SSA.gov](https://www.ssa.gov)

The start date of coverage is the 1st day of the month when you turn age 65

Special Enrollment Period (SEP)

		Stop work	1	2	3	4	5	6	7	8	
Dec.	Jan.	February	March	April	May	June	July	August	Sept.	October	Nov.

This is your **ideal** plan.

Decline Medicare coverage, for now

If you are drawing a SSA retirement benefit before age 65, you will be automatically enrolled into Medicare Part A + Medicare Part B

- SSA sends you Red/White/Blue Medicare card ahead of time

You can decline coverage – send the card back – while you are still working

Be sure to start benefits on time!

Take action to enroll in Medicare

If you are NOT drawing a SSA retirement benefit when you stop working, you will be NOT automatically enrolled into Medicare Part A + Medicare Part B

You need to take action to enroll on-time

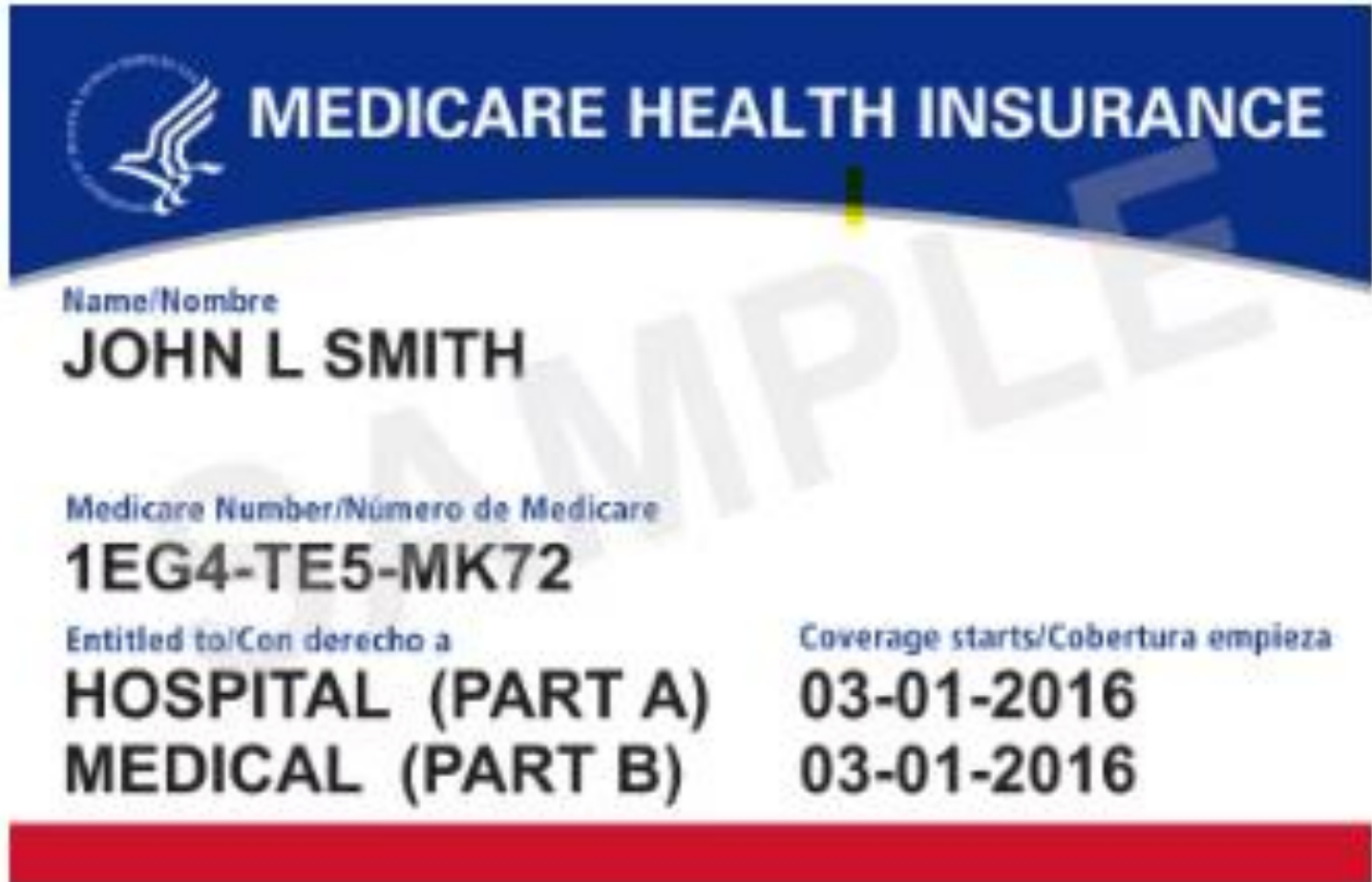
- [SSA.gov](https://www.ssa.gov)

Medicare Entitlement

Your Medicare entitlement

- **Part A** – Hospital (inpatient)
 - No monthly premium (for most people)
 - payroll taxes to trust fund
- **Part B** – Medical (outpatient)
 - monthly premium = 25% of cost
 - Standard premium = \$174.90/mo. (2024)
 - Indexed to income
 - Some pay more or less

Red/White/Blue Medicare card



Medicare 1.0

Medicare Part A

- Hospital insurance (HI)

Medicare Part B

- Supplemental medical insurance (SMI)

Medicare: 'major medical' insurance

1. Does not cover all medically needed services
2. Does not pay 100% for all covered services
 - There is cost sharing for patients
 - Deductibles
 - Co-insurance
 - Co-pays

Not covered by Original Medicare

- **Prescription drugs**
- Eye exams
- Hearing aids
- Therapies
 - Acupuncture
 - Chiropractic
 - Massage
 - Naturopathy
- Dental care

Markets & Systems of Care

Yogi Berra

“In theory there is no difference between theory and practice. In practice there is.”

Medicare 2.0

- DRG's
 - Diagnosis related groups
 - Prospective payment system
- Medicare + Choice

Modern view of insurance

- Over-invest in preventive care benefits
- Incentivize screening and wellness
- Broaden our perspective on “health” and “health care”
- Insurance affects access – quite a lot

Medicare Advantage plans

1. Expand Medicare beneficiaries' choices
 - private plans with coordinated care
 - more comprehensive benefits
2. Take advantage of efficiencies in managed care and save Medicare money

Medicare systems of care

Original Medicare

Part A



Part B



You can add:

Part D



You can also add:

Supplemental coverage



This includes Medicare Supplement Insurance (Medigap). Or, you can use coverage from a current or former employer or union, or Medicaid.

Medicare Advantage (also known as Part C)

Part A



Part B



Most plans include:

Part D

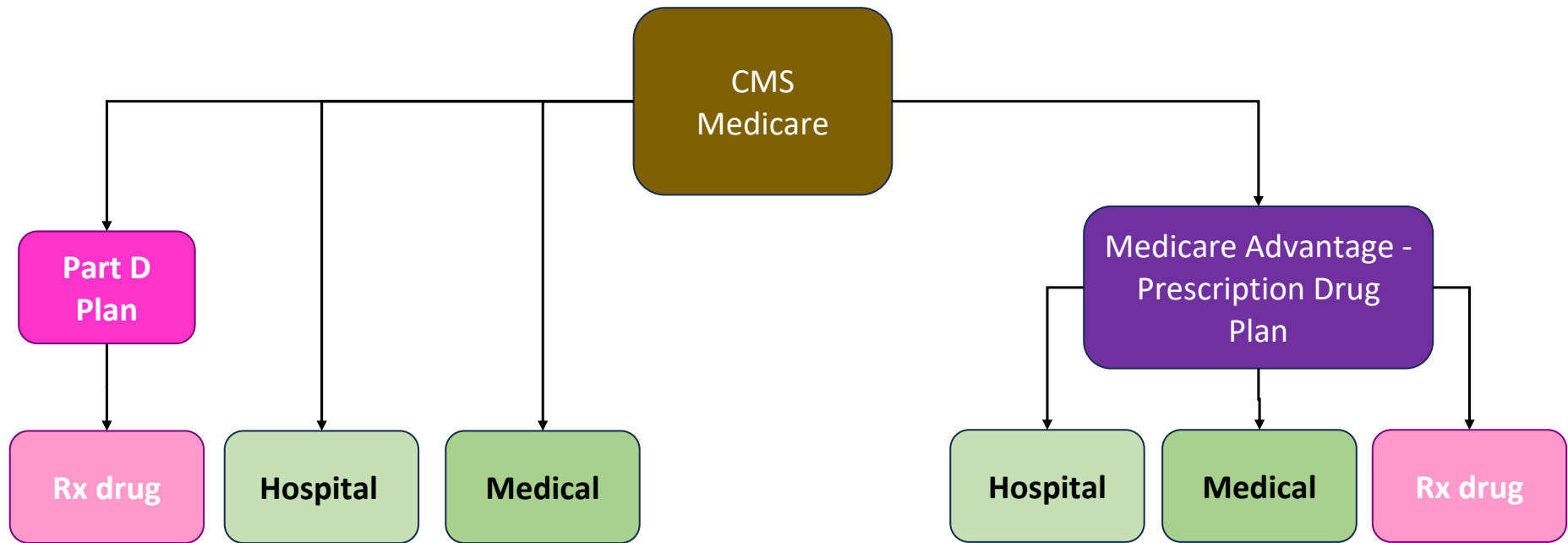


Some extra benefits

Some plans also include:

Lower out-of-pocket costs

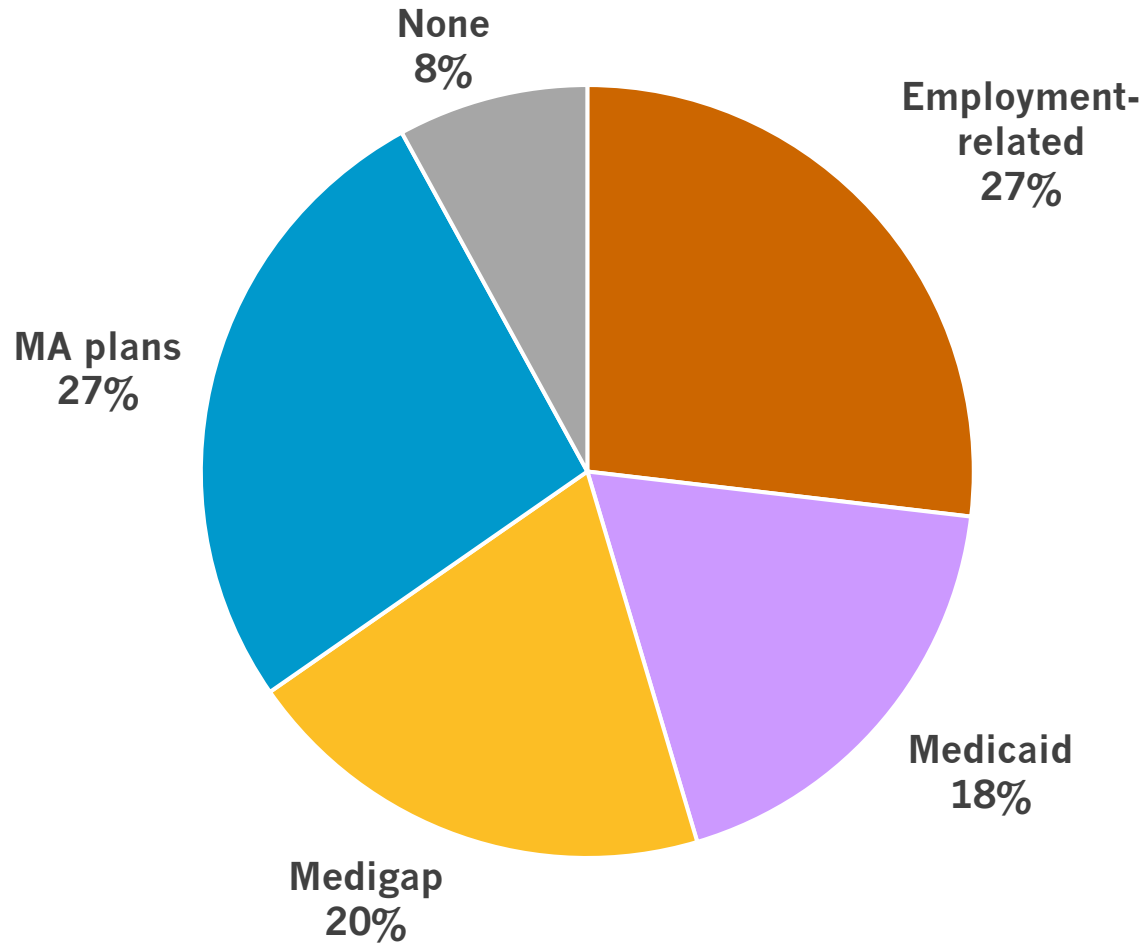
Medicare in context



Coverage **in addition to** Medicare

- Group insurance programs
 - Offered through (former) employer or union
- Commercial market insurance
 - Medicare Advantage plans
 - Medicare Supplement plans
- Medicaid
 - Full-benefit programs
 - Partial-benefit programs

Coverage in addition to Medicare



Your options for Medicare coverage

Original Medicare

- Medicare Part A
 - Hospital (inpatient)
- Medicare Part B
 - Medical (outpatient)
- Medicare Part D
 - Prescription drug plans
- **More insurance**

Medicare Advantage **Medicare Part C**

- MA-PD plans
 - Consolidate in one package
 - Hospital (inpatient)
 - Medical (outpatient)
 - **Prescription drugs**
 - **Additional benefits**

Rainbow chart

https://www.insurance.wa.gov/sites/default/files/documents/2024-rainbow-chart-extra-help_0.pdf

This is a tool that our volunteer advisors use to help in screening people for eligibility.

They can also help with the application at wacconnection.org

D-SNP's

- Dual-eligible, special needs plans
- These are a form of Medicare Advantage plans – they align to that system of care
- All people with MSP can choose these.

Medicare Open Enrollment

*October 15 – December 7
for commercial market plans*

Yogi Berra


“You've got to be very careful if you don't know where you are going, because you might not get there.”

Let's compare?!



Medicare Plan Finder

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

Enter your ZIP code:

ZIP CODE

Continue

Medicare Open Enrollment Period

Medicare + additional insurance

- What is changing for next year?
- Should I consider making a change?
- Who can help me?
- How do I do that?

Medicare marketplaces

- Commercial market
- Employer group market
- Medicaid – State market





Part B (Medical Insurance)

Low-income	Standard (2024)	Higher-income
Subsidized or free	\$174.90 / mo.	Range: surcharge
Medicare Savings Programs (QMB, SLMB)		IRMAA (income-related monthly adjustment amount)





IRMAA, timing

Earning Year	Income Tax Return	Calendar Year Premium
Jan - Dec 2023	April 2024	Jan - Dec 2025

Let's explore some options

Part D		Part D
MA-PD		MA-PD
Original Medicare		Medicare Advantage
MA-PD		Medicare Supplement + Medicare Part D (Rx) plan

Let's explore some options

Part D		Part D
MA-PD		MA-PD
Original Medicare		Medicare Advantage
MA-PD		Medicare Supplement + Medicare Part D (Rx) plan

Part D to Part D

For 2025, new plan design

- No more donut hole
- \$2,000 maximum out-of-pocket limit

Every year

- changes to formulary: list of covered drugs
- network of retail pharmacies
- your costs for each drug

www.medicare.gov

- Plan Finder tool

MA-PD to MA-PD

For 2025, new plan design

- No more donut hole
- \$2,000 maximum out-of-pocket limit

Every year

- changes to formulary: list of covered drugs
- network for doctors, retail pharmacies
- your costs for doctor visits, drugs, other services and supplies

www.medicare.gov

- Plan Finder tool

Original Medicare to MA-PD

People change for

- extra benefits
- lower monthly premium
- less complicated to coordinate

Step 1: choose your new plan

- www.medicare.gov, Plan Finder tool
- Be sure to talk with your doctor

Step 2: cancel your Medicare supplement plan

- Be sure for January 1, 2025 – not earlier

MA-PD to Medicare supplement + Part D

People change for

- provider access
- lower out-of-pocket costs
- frustration with managed care

Step 1: choose your new plan

- OIC web site and publications

Step 2: apply for coverage and get written acceptance

Step 3: cancel your current plan

- Do **NOT** cancel until your new policy starts
- That could be January 1, 2025; it could be later

Special Enrollment Period

Losing MA plan for 2025



Switch to Original Medicare

Guaranteed issue right to enroll into
Medicare Supplement plan

– with Medicare Part D prescription drug
plan

Medicare insurance approaches

- **Medicare Supplement Plans** – sold by private companies; not contracted with Medicare
- **Part D** – sold by private companies under contract with Medicare
 - Prescription drugs (formulary)





Part C –

- Medicare Advantage- Prescription Drug plans
 - All Medicare-covered services
 - **Extra benefits**
 - Rx drugs
- Sold by private companies under contract with Medicare

Medicare Advantage Open Enrollment Period

January 1 – March 31

MA OEP

Part D		Part D
MA-PD		MA-PD
Original Medicare		Medicare Advantage
MA-PD		Medicare Supplement + Medicare Part D (Rx) plan

SHIBA

We care. We can help with Medicare.



It's complex and we can help

- This journey is personal – it's not the same for everyone.
- For most people, challenges happen all along the way – over the course of a lifetime,
- The systems are changing quickly and constantly – technology matters a lot.

We are here for YOU.

We can help you

- Know your plan for 2025
- Understand your rights
- Consider options
- Make a change

Know Your Own Plan for 2025

- Cost, coverage, access
- Premium
- Out-of-pocket costs
- Covered benefits
- Prescription (Rx) drugs
- Access to doctors, hospitals, pharmacies

Understand Your Rights

- Explain the Medicare rules and other guidance
- You have the right to make changes – or to not make changes
- During this Medicare OEP, there are specific things that are allowed

Consider Options

- Show you tools and resources & help you use them
- For most people, there are lots of options for Medicare health plans
 - Medicare Advantage
 - Medicare Part D (prescription drugs)
- Medicare.gov has the Plan Finder tool – which is excellent

Fraud

- I got supplies that I did not order. The invoice says no cost to me: Medicare paid. Is that OK?
- I got a bill from a doctor, but I don't recognize the provider's name. Is this fraud?

Beware of fraud!

We are the Senior Medicare Patrol project in Washington state.

“Prevent, detect, report fraud.”

Call us or send a complaint on-line at our web site

1-800-562-6900

www.insurance.wa.gov

Volunteers welcome

- If you'd like to learn more and meet interesting people and help your community
- We provide great, free training – you can do this from home
- It's fun and meaningful

Become a SHIBA volunteer

- Help others within your local community
- Rewarding
- Stimulating
- Continuous learning and training

We would love to have you
volunteer with SHIBA!



Need help with other insurance questions?

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

1-800-562-6900

On the web at: www.insurance.wa.gov

Discussion / Q&A