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The Basics of Medicare and Your Medicare Options

The Basics:

- Medicare is a health insurance program for those collecting Social Security Disability Insurance (SSDI) and/or Title 2 benefits.
- For those who are collecting SSDI due to a disability and are under the age 65, they will need to wait 24 months for Medicare to start after they are entitled to their first Social Security payment.
- This insurance program is an 80/20 coverage. This means that Medicare will cover 80% of the costs and the remaining 20% is the recipient's responsibility to pay.

Original Medicare

- **Medicare Part A**
 - Hospitalization Insurance is premium-free, unless otherwise specified from the Social Security Administration. It helps to pay for hospital bills and certain nursing facility expenses. Medicare Part A has a deductible amount of **\$1,632 in 2024** per benefit period (per spell of illness).
- **Medicare Part B**
 - This is known as medical insurance. It helps pay for your doctors' bills and certain other charges. This program is optional for those eligible for Medicare. The premium is automatically taken out of your Social Security check each month in the amount of **\$174.70 in 2024**. Medicare Part B has a yearly deductible of **\$240 in 2024**.
 - Note: If you choose to not take Part B at initial eligibility and you enroll at a later date you could have a higher premium payment due to late enrollment penalties.
 - You may qualify for a Medicare Savings Program to help with the cost of the Medicare Part B premium. You can check your eligibility and apply for this program online at www.access.wisconsin.gov.



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Additional Coverage you can purchase with Original Medicare

- **Medicare Part D**

- Part D pays for outpatient prescription drugs. This program is optional for those eligible for Medicare Part A and/or enrolled in Medicare Part B.
 - Note: If you choose to not add a Part D plan right away, your costs could be higher if you enroll later due to late enrollment penalties.
- Approved Prescription Drug Plans (PDPs) administer Medicare Part D. PDPs are private insurance companies approved and contracted by Medicare. The cost of Medicare Part D depends on two things: the kind of prescriptions you take and the Part D plan you pick. You may have a deductible, coinsurance and copayment amounts that must be met before the PDP pays for your prescription drugs. Currently the Part D National Base Beneficiary Premium for **2024 is \$34.70**. You can review your plan options online at www.medicare.gov or by calling the Medigap Part D Hotline 855-677-2783. You may qualify for the Low Income Subsidy/Extra Help program through the Social Security Administration to help reduce the cost of your PDP. You can apply for this program online at www.ssa.gov

- **Medigap Plans (aka Medicare Supplement policies):**

- Medicare does not pay 100% of your medical bills. Medicare requires that you pay deductibles and Part B expenses at 20%. Medicare will pay 80% of Part B costs if it is Medicare-approved. Medicare Supplemental policies, also known as Medigap policies, are to provide coverage for some of the costs not covered by Medicare Part A and Medicare Part B and provide a way to fill the coverage gaps left by Medicare (paying the 20% Medicare-approved charges that Medicare doesn't pay). You need to be enrolled in both Medicare Part A and Part B in order to be approved for a Medicare Supplemental Policy. You can review Medicare Supplemental Policies by calling Medicare at 800-MEDICARE (800-633-4227) or calling Medigap Hotline (800) 242-1060.
- Best time to enroll into a policy is during the Medigap Open Enrollment Period which is a six month period from the date your part B starts. After this enrollment period your option to buy a Medigap policy may be limited and it may cost you more. Enrollment within the first six months helps to avoid or shorten waiting periods for pre-existing conditions. Otherwise individuals will have to go through underwriting when switching Supplemental plans.
- Additional riders can be added for a cost, this could include dental, vision, etc.
- Wisconsin is one of three states where Medicare Supplement plans are standardized differently. This state offers a Basic Plan and additional riders that you can pair with it for more coverage. The best choice for you depends on your budget and needs.
- Wisconsin requires insurance companies to offer a Medigap policy to those under 65. However, the prices are considerably higher than for those who are over 65.



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Medicare Advantage Plans (aka Part C)

- **Medicare Part C:**
 - This takes the place of Original Medicare. Within your Part C plan it will cover at least what Medicare Part A and Part B would cover; many Part C plans also have prescription drug coverage. It provides Medicare coverage through a private insurance company. Medicare Advantage plans may include deductibles, co-payments and/or coinsurance expenses. You may also have to go to certain doctors and hospitals only covered within your plan. **Your Medicare Advantage plan can terminate at the end of the contract year if either the plan or CMS decides to terminate their agreement.** You can review your options and apply online at www.medicare.gov.
 - Note: Not all Medicare Advantage plans include drug coverage.
 - If you choose an Advantage Plan with out Part D coverage you have the option to choose a separate Part D plan.

Medicare Enrollment Periods

- **Part B:**
 - Initial Enrollment Period
 - You will be automatically enrolled into Part B when you become eligible for Medicare.
 - Disenrollment
 - If you do not want to take Medicare Part B, you can sign the back of the Medicare card mailed to you , check the disenrollment box on the card and send it back in Social Security. They will mail you a new card that has only Medicare Part A on it.
 - Disenroll with caution due to potential late enrollment penalties. You should consult with Medicare or Social Security before you choose to not take Part B.
 - If you have employer Health Insurance you may be exempt from late enrollment penalties, but you will need to confirm if your employer health insurance qualifies with SSA.
 - General Enrollment Period
 - January 1st – March 31st
 - If you did not enroll during your Intial Enrollment period and you did not have a Special Enrollment period due to Employer Insurance, etc., during they year, then you can enroll during the General Enollment Period by contacting SSA.
 - Part B coverage will take effect the first of the month following enrollment.



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Medicare Enrollment Periods continued

• Part D:

- Initial Enrollment Period
 - Three months before your Medicare eligibility month, the month you become eligible and the three months following eligibility month (a total of 7 months)
- Open Enrollment
 - October 15 – December 7; anyone can join, switch or drop Medicare drug plan.
 - It is recommended that you review your plan each year, as every year the plan can make changes to their costs and drug coverage.
 - Your coverage will begin on January 1
- Special Enrollment Periods: there are special circumstances that allow you to enroll or switch plans mid year.
- If you are eligible for Extra Help through Social Security, Medicaid or Medicare Savings Program you will be entitled to Special Enrollment Periods.
 - You will be able to switch your Medicare Part D coverage once per quarter and again in open enrollment.

• Part C:

- Initial Enrollment Period
 - Three months before your Medicare eligibility month, the month you become eligible and the three months following eligibility month (a total of 7 months)
- Open Enrollment Period
 - October 15 – December 7; anyone can join a Part C plan or change back to Original Medicare
 - Your coverage will begin on January 1
 - January 1 – March 31 can make one change to a different plan or switch back to Original Medicare.
 - Your coverage will begin the following month
 - It is recommended that you review your plan each year, as every year the plan can make changes to their costs and coverage.

• Medigap/Medicare Supplement:

- Open Enrollment Period
 - The first day of the month your Medicare Part B is active, this enrollment period is different for everyone.
 - You will only get one open enrollment period under the age of 65; at age 65 you will get a second open enrollment period.
 - To avoid underwriting sign up during your Open Enrollment Period



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Other Health Insurance to Consider

- **Employer/Group Health Insurance**
 - Typically Employer/Group Health Insurance is the second payer, but you should consult with your Human Resources department or Medicare to confirm who is the first and second payer if you are not sure. The insurance that pays first will pay up to the limits of its coverage and then the insurance that pays second only pays if there are costs the primary insurer didn't cover. The secondary payer may not pay all of the uncovered costs.
 - If your group health insurance is the secondary payer, you may need to enroll in Part B before your insurance will pay, you will need to check with your Human Resource Department or insurance provider to find this out. You have the option of choosing a Medicare Part D plan or staying with your employer's prescription drug plan for your prescription drugs. You will need to find out what will be more cost effective for you.
 - For individuals under 65 and disabled with group health insurance based on family member's current employment, and the employer has **100 (50 for age 65 +) or more employees** then your group health plan pays first. If the employer has **less than 100 (50 for age 65+) employees** then Medicare pays first.
- **Medicaid (also known as MA or Medical Assistance)**
 - If you have a low income and low assets you could qualify for a Medicaid program. This could help pay for some of the costs associated with Medicare.
 - To apply you can contact the Capital Consortium at (888) 794-5556 or contact the ADRC for assistance.



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Your Options:

Medicare comes with many different options. We have tried to separate your options so you can more easily understand them. Please keep in mind that the dollar amounts listed below are for **2024**:

Medicare Option #1

- **Keep Original Medicare only.**
 - Note: If you choose to not add a Part D plan right away, your costs could be higher if you enroll later due to late enrollment penalties.
- Medicare will pay 80% of your costs and you will be responsible for the other 20%.
- Original Medicare includes:
 - Medicare Part A
 - Hospitalization Insurance is premium-free, unless otherwise specified from the Social Security Administration. It helps to pay for hospital bills and certain nursing facility expenses. Medicare Part A has a deductible amount of **\$1,632** per benefit period.
 - Medicare Part B
 - This is known as medical insurance. It helps pay for your doctors' bills and certain other charges. This program is optional for those eligible for Medicare. The premium is automatically taken out of your Social Security check each month in the amount of **\$174.70**. Medicare Part B has a yearly deductible of **\$240**.
 - Note: If you choose to not take Part B at initial eligibility and you enroll at a later date you could have a higher premium payment.
 - You may qualify for a Medicare Savings Program to help with the cost of the Medicare Part B premium. You can check your eligibility and apply for this program online at www.access.wisconsin.gov or call (888) 794-5556.



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Medicare Option #2

- **Keep Original Medicare, see above.**
- **And select a Medicare Part D plan for prescription drug coverage.**
 - Medicare Part D
 - Part D pays for outpatient prescription drugs. This program is optional for those eligible for Medicare Part A and/or enrolled in Medicare Part B.
 - Note: If you choose to not add a Part D plan right away, your costs could be higher if you enroll later.
 - Approved Prescription Drug Plans (PDPs) administer Medicare Part D. PDPs are often private insurance companies approved and contracted by Medicare. The cost of Medicare Part D depends on two issues, the kind of prescriptions you take and the Part D plan you pick. You may have a deductible, coinsurance and copayment amounts that must be met before the PDP pays for your prescription drugs. Currently the Part D National Base Beneficiary Premium for is **\$34.70**. You can review your plan options online at www.medicare.gov or by calling the Medigap Part D Hotline 855-677-2783. You may qualify for the Low Income Subsidy/Extra Help program through the Social Security Administration to help reduce the cost of your PDP. You can apply for this program online at www.ssa.gov



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Medicare Option #3

- **Keep original Medicare,**
- **And select a Medicare Part D plan (see Option #2 for details),**
- **And select a Medicare Supplement plan (aka Medigap plan)**
 - Medigap Plans:
 - Medicare does not pay 100% of your medical bills. Medicare requires that you pay deductibles and Part B expenses at 20%, Medicare will pay 80% of Part B costs if it is Medicare-approved. Medicare Supplemental policies, also known as Medigap policies, are to provide coverage for some of the costs not covered by Medicare Part A and Medicare Part B and provide a way to fill the coverage gaps left by Medicare (paying the 20% Medicare-approved charges that Medicare doesn't pay). You need to be enrolled in both Medicare Part A and Part B in order to be approved for a Medicare Supplemental Policy. You can review Medicare Supplemental Policies by calling Medicare at 800-MEDICARE (800-633-4227) or calling Medigap Helpline (800) 242-1060.
 - Best time to enroll into a policy is during the Medigap Open Enrollment Period which is a six month period from the date your part B starts. After this enrollment period your option to buy a Medigap policy may be limited and it may cost you more. Enrollment within the first six months helps to avoid or shorten waiting periods for pre-existing conditions. Otherwise individuals will have to go through underwriting when switching Supplemental plans.
 - Additional riders can be added for a cost, this could include dental, vision, etc.



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Medicare Option #4

- **Select a Medicare Advantage plan (aka Part C plan)**

- Note: Not all Medicare Advantage plans include drug coverage.
 - If you choose an Advantage Plan with out Part D coverage you have the option to choose a separate Part D plan (see Option #2 for details).
- Medicare Part C:
 - This takes the place of Original Medicare. Within your Part C plan it will cover at least what Medicare Part A and Part B cover; many Part C plans also have prescription drug coverage. It provides Medicare coverage through a private insurance company. Medicare Advantage plans may include deductibles, co-payments and/or coinsurance expenses. You may also have to go to certain doctors and hospitals only covered within your plan. **Your Medicare Advantage plan can terminate at the end of the contract year if either the plan or CMS decides to terminate their agreement.** You can review you options and apply online at www.medicare.gov .

Note: if you have Employer/Group Health Insurance and/or you have Medicaid, you may have additional options. You can call ADRC or the Medigap Helpline (800) 242-1060 to find out more about your options.