

Medicare and the Health Insurance Marketplaces

Information for People with Medicare

This training will cover

- ❖ An introduction to the Affordable Care Act and Medicare
- ❖ Medicare and the Marketplaces
- ❖ Medicare and the Small Business Health Options Program (SHOP)



Medicare and the Affordable Care Act

The Affordable Care Act and Medicare

- ❖ The Patient Protection and Affordable Care Act of 2010
- ❖ Also known as the Affordable Care Act (ACA) or Obamacare
- ❖ The Affordable Care Act benefits people with Medicare in many ways:
 - Closes the Part D doughnut hole
 - Expands free preventive care services
 - Helps limit Medicare fraud and excess spending

Requirement for health coverage

- ❖ Starting January, 1, 2014, US residents must have a minimum level of health coverage, called minimum essential health coverage
 - ❖ The requirement that Americans have minimum health coverage is the Individual Mandate
- ❖ Medicare, Medicaid, employer insurance and Qualified Health Plans (sold through the Marketplaces) all qualify as minimum essential health coverage
- ❖ People who don't have minimum essential coverage will usually have to pay a fee
 - ❖ Some exceptions



Medicare and the Marketplaces

The Marketplaces

- ❖ The Marketplaces were created by the Affordable Care Act
- ❖ Forums where people will be able to shop for health insurance coverage from private health plans
- ❖ Marketplaces will operate in every state and the District of Columbia
- ❖ Marketplaces are also called Exchanges

Open Enrollment Periods

- ❖ The Marketplace Open Enrollment Period overlaps with Medicare's Fall Open Enrollment Period
 - Medicare Fall Open Enrollment Period (October 15 - December 7 every year)
 - Marketplace Open Enrollment period (November 15 - February 15)
- ❖ If you have Medicare, use Medicare's Fall Open Enrollment Period to examine your Medicare coverage and make changes if your plans no longer meet your needs

People with Medicare and the Marketplaces

- ❖ You should **not** use the Marketplaces to make any changes to your health or drug coverage
- ❖ Medicare plans will **not** be sold in the Marketplaces
- ❖ The Marketplaces are separate from Medicare and do not affect how it works or runs
- ❖ It is illegal for someone to sell you a Qualified Health Plan (QHP) if you have any part of Medicare
 - ❖ QHPs are the private plans sold through the Marketplaces

Keeping Medicare coverage

- ❖ Medicare will provide you the most cost- effective coverage
 - Premiums for Medicare Parts A and B, Medigap and Part D plans should cost less than Qualified Health Plans and provide more coverage
 - Most people who qualify for Medicare will not qualify for low income tax credits to help them pay for Qualified Health Plan (QHP) premiums
- ❖ Medicare Part A counts as minimum essential health coverage so you fulfill the federal requirement to have health coverage
 - Medicare Part B does not count as minimum essential health coverage by itself

Moving to Medicare from a QHP

- ❖ **If you have purchased a Qualified Health Plan (QHP) through the Marketplaces, you should take Medicare once you become eligible**
 - See **Medicare Eligibility and Enrollment: Basics for Beginners** to learn how and when to enroll into Medicare
- ❖ Keep track of when you first qualify for Medicare
- ❖ Enroll yourself if you are not automatically enrolled
- ❖ Notify a representative of your QHP at least 14 days before you become eligible for Medicare
- ❖ Tell the representative to end your coverage when your Medicare begins
- ❖ If you keep your QHP after taking Medicare, you will pay the full premium – even if the QHP gives little coverage

Why take Medicare?

- ❖ If you are eligible for Medicare, you probably do not qualify for tax credits to help pay Qualified Health plan (QHP) premiums
 - This means you will have to pay the full premium of a marketplace plan, which will be more expensive than Medicare coverage
- ❖ If you delay Medicare enrollment,
 - You will likely pay higher Medicare premiums for the rest of your life
 - You will have to wait for your Medicare to start if you decide to enroll later
- ❖ There is no guarantee that a QHP will pay for your health care if you are eligible for Medicare but fail to enroll in it
 - If you don't take Medicare, a QHP may pay very little toward your health care, even though you are paying the full premium
- ❖ Medicare counts as minimum essential coverage

Exceptions for certain groups

- ❖ Qualified Health Plans (QHPs) may be the best option for you if:
 - ❖ You are eligible for Medicare but have to pay a premium for Medicare Part A
 - ❖ **Medicare Part A is free for most people**
- ❖ If either of these scenarios apply to you, contact the Social Security Administration (800-772-1213) for more information. **Get all answers in writing.**



Medicare and the Small Business Health Options Program (SHOP)

The SHOP

- ❖ **SHOP = Small Business Health Options Program**
- ❖ Program within the Marketplace where small businesses can search health coverage for their employees
- ❖ Companies can generally only participate in their state's SHOP exchange if they have 50 or fewer employees

Medicare and SHOP plans

- ❖ As you qualify for Medicare, learn how your SHOP plan works with Medicare
- ❖ Medicare Parts A and B can either pay first or second to your SHOP plan
- ❖ If Medicare pays first, you will need to enroll when you first qualify
- ❖ If Medicare pays second, you may consider delaying Medicare until you or your spouse stops working

The SHOP and people over 65

❖ If you are 65+ and have coverage from an employer with less than 20 employees, you need to take Medicare when you first qualify

- Medicare pays first and SHOP plan pays second
- If you fail to enroll in Part B, you may be left with little or no coverage at all

❖ If you are 65+ and have coverage from an employer with 20 or more employees, you may be able to delay Medicare enrollment

- SHOP coverage pays first and Medicare pays second until you/your spouse stops working
- Confirm this with Social Security (800-772-1213)
- Get answers in writing

The SHOP and Medicare due to a disability

- ❖ **If you have Medicare due to a disability and are covered by a SHOP plan, you should always enroll into Medicare Part B when you first qualify**
- ❖ Medicare always pays first and SHOP plans always pay second for people under 65 who have Medicare due to a disability
- ❖ If you fail to enroll in Part B, you may be left with little or no coverage at all

SHOP coverage and Part D

- ❖ SHOP plans may offer creditable coverage
- ❖ Creditable coverage is drug coverage that is as good as or better than Medicare Part D coverage
- ❖ If you have creditable coverage, you can delay Part D without penalty
 - Remember, each SHOP plan is different and not all plans will offer creditable coverage
 - Check with a representative of your plan to ensure you have creditable coverage
 - Get answers in writing
- ❖ Make sure to enroll in Part D within 63 days of losing creditable drug coverage



Conclusion

Summary

- ❖ If you have Medicare, Qualified Health Plans (QHPs) sold through the Marketplaces are not for you
- ❖ If you are enrolled in a QHP, you should enroll in Medicare when you first qualify
- ❖ If you are enrolled in a SHOP plan, you should take Medicare if:
 - You qualify for Medicare due to a disability
 - You are over 65 and the employer has less than 20 employees
- ❖ You may be able delay Medicare if you are over 65 and the employer that insures you has 20 or more employees
 - Check with Social Security (800-772-1213). Get answers in writing.

Medicare Interactive

❖ Medicare Interactive

- www.medicareinteractive.org

❖ Web-based compendium developed by Medicare Rights to be used as a counseling tool to help people with Medicare

- Easy to navigate
- Clear, simple language
- Answers to Medicare questions and questions about related topics, for example:

“How do I choose between a Medicare private health plan (HMO, PPO or PFFS) and Original Medicare?”

- 1.1 million annual visits and growing

Dear Marci e-newsletter



- ❖ Timely, understandable answers to Medicare questions
 - ❖ Links to deeper exploration of topics
 - ❖ Additional resources and health tips
 - ❖ Released every two weeks
- Sign up on our web site:
MedicareRights.org/about-mrc/newsletter-signup.php

Medicare Rights University

- ❖ Web-based curriculum that empowers professionals to better help their own clients, patients, employees, retirees, and others navigate Medicare
 - Beta tested with 30+ companies and nonprofits
- ❖ Four levels with four to five courses each
- ❖ Courses organized by knowledge level
 - Free assessment
- ❖ Quizzes and downloadable course materials
- ❖ Builds on 25 years of Medicare Rights Center counseling expertise
- ❖ For details, visit MedicareRightsUniversity.org or contact Scarlet Watts: 212-204-6285 , swatts@medicarerights.org.

Medicare Rights University

HOME ABOUT COURSES GLOSSARY RESOURCES

LOGIN REGISTER



INITIAL ASSESSMENT

USER'S GUIDE

COURSE CATALOGUE

FREE TRIAL

WELCOME TO MEDICARE RIGHTS UNIVERSITY!

The screenshot shows a video player interface. The video content is a slide from a presentation. At the top of the slide is the Medicare Rights University logo and tagline. Below that, the text reads 'Medicare Rights University' followed by 'Level 1: Medicare Basics' and 'Course 1: Health Insurance Terms'. The slide features a map of the United States in the center. The video player controls at the bottom show a progress bar with a play button, a timestamp of 02:23, and a volume icon. Below the video player, there are sections for 'Course Materials' (Level 1 Course 1 Slide Deck) and 'Supplementary Materials' (Health Terms Handout). A red box highlights the text 'Apply What You've Learned Handout' below the supplementary materials.