

# Medicare and TriCare for Life

Presented by Roma Costanza  
PPACG Area Agency on Aging-  
Senior Insurance Assistance  
'Your local SHIP program.'

# Who We Are:

Our mission is to help older area residents remain in their homes by removing barriers to independent living.

We assist with the coordination and development of a comprehensive system of services for older persons in El Paso, Park and Teller counties and provide leadership and advocacy for the needs and concerns of the elderly.



# PPACG Area Agency on Aging Senior Insurance Assistance/SHIP



The Colorado [State Health Insurance Assistance Program \(SHIP\)](#) provides Medicare beneficiaries with free and unbiased in-depth, one-on-one insurance counseling and assistance to Medicare beneficiaries, their families, friends, and caregivers with:

- Original Medicare, Medicare Advantage (Part C), Medicare Prescription Drug (Part D), Medicare Supplemental (Medigap)
- Insurance plans for retirees
- Applying for programs to assist those with low or limited incomes
- We service 9 counties in Colorado: El Paso, Park, Teller, Lake, Custer, Chaffee, Fremont, Huerfano and Las Animas

**Colorado Springs (719) 635-4891**  
**State-wide [\(888\) 696-7213](tel:(888)696-7213)**



Pikes Peak Area  
Council of Governments  
Communities Working Together

7/14/2021



# What is TriCare for Life?

TriCare for Life is an extension of TriCare Health, which is the health insurance benefits for active-duty and retired service members, their spouses and dependents.

TriCare for Life was enacted into federal law in 2001 and was designed to restore the promise of lifetime benefits to those who serve in the military. It was the largest expansion of such healthcare benefits in over 3 decades.

TRICARE For Life (TFL) is available to TRICARE beneficiaries, regardless of age or where you live, if you have **Medicare Part A** and **Medicare Part B**. You're eligible for TFL on the first date you have both Medicare Part A and Medicare Part B.

# Who Can Have Medicare?

- US Citizen that is age 65 & older
  - With contribution into the Social Security system or Railroad Retirement System
- Any age on Social Security Disability
- Any age receiving kidney dialysis (ESRD)
- Any age with Lou Gehrig's disease (ALS)
- Lawfully admitted aliens
  - Residing in the US for 5 consecutive years
- ❖ Enrollment into Medicare Part A and B is automatic if you are collecting Social Security income when you become eligible for Medicare
- ❖ Must contact SSA to enroll in Medicare if not collecting a Social Security income

# Quick Review of Medicare Part A, Part B and Part D

## Medicare Part A

Covers inpatient hospital care, skilled nursing facility care, hospice care, and home health care

- Most people have paid Medicare taxes through employment and will be entitled for Medicare Part A at **no cost**

## Coverage

- Hospital stay covered at 100% after a per-admission deductible of \$1482 (for 2021)
- Skilled Nursing Facility care is covered after a per-day coinsurance is applied for the first 20 days of a stay, at \$182 per day, then 100% for up to the next 80 days

## Medicare Part B

Cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment and preventive services.

- Everyone pays a monthly premium for Part B. The premium varies depending on your income and when you enroll in Part B.
- Most will pay \$148.50/month (for 2021)

## Coverage

Annual deductible of \$203 (for 2021), then Medicare pays 80%

## Medicare Part D

The outpatient prescription drug benefit of Medicare

- **Not required or needed for those on TriCare for Life**

# Enrollment Periods

Enrollment Period	Begins	Ends
Initial Enrollment Period (IEP)	3 months before the month of birthday	3 months after the month of birthday
Special Enrollment Period (SEP)	the month after you lose employer coverage – based on active employment	8 months after coverage ends
General Election Period (GEP) <b>Penalty may apply</b>	January 1st	March 31 <sup>st</sup> Coverage begin July 1



# Who Does What?

## ▶ **Social Security Administration**

- Determines eligibility for Medicare
- **Processes Medicare enrollment**
- Replaces Medicare cards
- Provides toll-free customer service

## ▶ **Centers for Medicare & Medicaid Services**

- Administers program
- Processes claims
- Determine Benefits
- Pays Providers
- Provides toll-free customer service (24/7)
  - **1-800-MEDICARE (1-800-633-4227)**

## **Contact Social Security Administration**

(800) 772-1213 (7a – 7p) or  
[www.ssa.gov](http://www.ssa.gov)

## **Local office:**

(888) 880-0688

2306 E Pikes Peak Ave CS,  
CO 80909

# Who Is Eligible for TriCare for Life?

TriCare for Life eligibility and Medicare enrollment requirements may differ depending on reason for Medicare eligibility

- Age: turning 65 years
- Disability
- And whether you are still on active duty or actively employed when you become eligible for Medicare.

**NOTE:** You must be enrolled in both Medicare Part A and Part B to have TriCare for Life and coverage is automatic.

- TriCare for Life is provided at no cost to you.
  - Contact your local DEERS office to advise them of Medicare enrollment.

Today we will discuss eligibility due to turning 65 years old.

# Who Is Eligible for TriCare for Life?

If you are entitled to premium-free Medicare Part A

➤ **Medicare Part B is required if:**

- You are a retired service member
  - includes National Guard and Reserve
- A family member of retired service member
- Medal of Honor recipient (or eligible family member)
- Survivor of deceased sponsor
- Eligible former spouse

# Who Is Eligible for TriCare for Life?

If you are entitled to premium free Medicare Part A

➤ Medicare Part B is NOT required if:

- You are still active duty or family member of active duty
  - You get a Special Enrollment Period of up to 8 months to enroll in Medicare without penalty
  - Should enroll as soon as active-duty status ends to avoid a break in TriCare coverage
- You are retired but covered by active 'employment' employer health coverage through own or spouses' employment
  - You can delay enrollment into Part B, without penalty, until employer coverage ends
  - Must enroll in Medicare during employment or immediately following the end of employer coverage

# How TriCare Works with Medicare

TriCare for Life acts as a wrap-around or supplement to Medicare Part A and B and will usually pay any balance or deductible Medicare does not pay.

- Some services may be covered by Medicare but not TriCare for Life:
    - Ex.: Chiropractor
    - You pay the balance after Medicare
  - Some services may be covered by TriCare for Life but not Medicare
    - Ex.: Medical care or services outside of the US
    - You pay the balance after TriCare
  - Covered by TriCare only
    - You pay the balance after Tricare
  - Not covered by Medicare or TriCare
    - You pay all costs
- ❖ **Most services will be covered at 100% between Medicare and TriCare for Life.**

For more information on other eligibility situations and requirements, you can access additional resources and information:

- By contacting your local SHIP office
  - (719) 635-4891/(719) 471-2096
- Visiting [TRICARE For Life | TRICARE](#)
- Downloading the TriCare for Life Handbook
- Call the Defense Manpower Data Center Support Office at 1-800-538-9552
- [www.Medicare.gov](http://www.Medicare.gov) or (800) Medicare/(800) 633-4227
- [www.ssa.gov](http://www.ssa.gov) or (800) 772-1213

# Medicare 2021

- Medicare.gov website has been updated to be more user friendly
- All beneficiaries are encouraged to create a MyMedicare.gov account
- Will be key aspect of using the *new* Medicare Plan Finder during the Annual Open Enrollment Period to review Part D and Advantage Plan options
- (Oct 15 – Dec 7)

## Create an Account for a Personalized Medicare Plan Finder Experience

### When you create an account, you can:

- Build a better drug list. We'll make suggestions based on prescriptions you filled within the last 12 months.
- Modify your drug list and save changes.
- Compare benefits and costs in your current plan to other plans available in your area.
- See prices based on any help you get with drug costs.

### Create your new account

If you want access to personalized information and features, you'll need to create an account. Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) and click "Log in or create account."

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare number on the letter you get from Social Security after you enroll.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date (find this on your Medicare card)



Once you add this information and select "Next," you can create a username and password and use your new Medicare account. You can write your username and a password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My Username:

My Password Hint:

### Forgot your username or password?

If you have an existing account, but forgot the username or password, click "Trouble signing in?" under the Username box on the log in page. You'll need this information:

1. Medicare number
2. Last name
3. Date of birth



# Still Have Questions? Your local Colorado SHIP is here for you!



For in depth, one-on-one insurance counseling and assistance with Medicare, call the Colorado Toll-free, statewide number to find a local SHIP near you: **(888) 696-7213**

For more information about the SHIP program and volunteer opportunities, please visit [www.shiptacenter.org](http://www.shiptacenter.org)



## Be Alert for Scammers!

Medicare covers the COVID-19 vaccine at no cost to you. If anyone asks you to share your Medicare Number or pay for access to the vaccine, you can bet it's a scam!



The Colorado **Senior Medicare Patrol** educates and empowers you to **Protect, Detect** and **Report** potential Medicare fraud, errors and abuse.

For more information, education or volunteer opportunities, or to report a concern, call the Colorado SMP hotline at (800) 503-5190 or visit [www.smpresource.org](http://www.smpresource.org) to find a SMP near you.

# Questions?



## Contact Info:

PPACG Area Agency on Aging  
Senior Insurance Assistance, your local SHIP program

We staff a total of 5 full time counselors and 1 part-time volunteer, all fully trained and certified by Medicare and the state of Colorado, to assist you.

Roma Costanza, Medicare Specialist/SHIP Coordinator  
[seniorinsur@ppacg.org](mailto:seniorinsur@ppacg.org)

**(719) 635-4891** - in El Paso, Park, Teller, Fremont, Custer, Lake,  
(M –F, 9a – 4p) Huerfano, Las Animas and Chaffee  
counties

**(888) 696-7213** – toll free, state-wide-will route you to the SHIP office  
closest to you

For more information about the SHIP program and volunteer opportunities, please visit  
[www.shiptacenter.org](http://www.shiptacenter.org)

