

We will begin shortly

SECURITY PUBLIC LIBRARY
LUNCH AND LEARN SERIES

MEDICARE
ENROLLMENT PERIODS

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 1-719-635-4891
State-wide 1-888-696-7213



Pikes Peak Area
Council of Governments
Communities Working Together

2/16/2022



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MEDICARE ENROLLMENT PERIODS

There are 5 enrollment periods that everyone should know about:

- **Initial Enrollment Period (IEP)**
- **Special Enrollment Periods (SEP)**
- **Annual General Enrollment Period (GEP)**
- **Annual Election Period (AEP) Open Enrollment Period**
- **Annual Medicare Advantage Open Enrollment Period (MAOEP)**

Initial Enrollment Period

- ▶ You don't have to be retired
- ▶ Your **Initial Enrollment Period (IEP)**
 - ▶ Lasts 7 months
 - ▶ Begins 3 months before your 65th birthday
 - ▶ Includes the month you turn 65
 - ▶ Ends 3 months after you turn 65
 - ▶ May pay a Part B penalty if you delay or miss this enrollment period

Special Enrollment Period (SEP)*

- ▶ You have 8 months to get Medicare without a penalty after employment ends
- ▶ If you are *still working* and have *Group coverage*
 - ▶ You may want to delay Part B
 - ▶ No penalty if you enroll while you are **ACTIVELY** working
 - ▶ Will get SEP*

General Enrollment Period (GEP)

- ▶ Was not working with Group Coverage
- ▶ Did not enroll during Initial Enrollment Period
- ▶ Enroll between Jan 1 – March 31,
 - ▶ coverage starts July 1*
 - ▶ *This changes in 2023
- ▶ May have a Part B penalty

Annual Election Period (AEP) a.k.a. Open Enrollment

October 15 through December 7

- ▶ Can choose new plan or get out of plan
 - Medicare Advantage Plan
 - Medicare prescription drug plan
 - Original Medicare Plan
- ▶ New plan starts January 1

Medicare Advantage Open Enrollment Period (MAOEP)

- ▶ January 1 –March 31
- ▶ Change effective first day of following month
- ▶ **If already in an Advantage Plan, you can:**
 - Change to a different Advantage plan, with or without Rx coverage
 - Get out of your Advantage Plan and go back to Original Medicare
 - Enroll in Part D
- ▶ If not in an Advantage Plan you cannot enroll in an Advantage plan or a Part D plan or change your Part D plan during this period

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

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 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

(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

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