

We will begin shortly

# MEDICARE 101

## PART 4

### **MEDICARE AND OTHER HEALTH INSURANCE OPTIONS**

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.





The Pikes Peak Area Agency on Aging (PPAAA) and Pikes Peak Library District (PPLD) have partnered for five years to provide information about Medicare to the community. Both organizations specialize in providing information, resources, and education in the region and have done so for over 50 years.

Pikes Peak Library District seeks to engage and transform people's lives by providing equitable access to information, enrichment opportunities, and community connections with 15 facilities, on-line resources, and mobile library services, PPLD responds to the unique needs of individual neighborhoods and the community at large. *It is a nationally recognized system of public libraries serving a population of more than 670,000 across 2,070 square miles in El Paso County, Colorado.*

Learn more at [ppld.org](http://ppld.org).

# PPACG Area Agency on Aging **Senior Insurance Assistance/SHIP**



Navigating Medicare

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

2/23/2023



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# Quick Review of Medicare Topics

## Medicare Part A:

- ▶ Free for most people
- ▶ Covers In-Patient Hospitalization, Skilled Facility/Nursing Home, medically necessary Home Health Care and Hospice services
- ▶ Some deductibles and co-insurance costs apply

## Medicare Part B:

- ▶ Everyone pays a Part B premium
- ▶ Covers all 'outpatient' services
- ▶ Annual deductible and coinsurance apply

**These are considered your 'Original Medicare' benefits**

# Quick Review of Medicare Topics

## **Medigap and Medicare Advantage Plans:**

- ▶ Available to anyone with Original Medicare
- ▶ Regulated by Medicare
- ▶ Limited Enrollment Periods

## **Medicare Part D:**

- ▶ Medicare prescription drug coverage
- ▶ Available as a stand-alone plan or as part of an Advantage Plan
- ▶ Use the Medicare.gov Plan Finder to find the best plan
- ▶ May not need Part D if you have other 'creditable' drug coverage

# Other Health Insurance Options

- ▶ Employer Coverage
  - COBRA
- ▶ Employer Retiree Coverage
  - PERA, FEHB, Private Employer
- ▶ Military Retiree
  - Tricare for Life
  - VA
- ▶ Medicaid
- ▶ Marketplace

# Employer Coverage

- ▶ From active employment
- ▶ For self and spouse/family
- ▶ Can delay enrollment into Medicare A or B or both
  - SEP to enroll in Medicare later
  - 8 months from end of employment
- ▶ Employer cannot require enrollment into Medicare



# Employer Coverage

## COBRA Coverage

- ▶ The Consolidated Omnibus Budget Reconciliation Act (COBRA)
- ▶ Available to covered employee when:
  - Offered when employment ends or
  - Reduction in work hours causes loss eligibility for coverage
- ▶ Available to 'covered' spouse/dependent children when:
  - Either of the above
  - Covered employee becomes entitled to Medicare
  - Divorce/legal separation
  - Death of employee
  - Loss of dependent child status

# Employer Coverage

## COBRA Coverage

- ▶ If entitled to Medicare prior to employment ending
  - Can enroll in COBRA instead of Medicare
    - Is NOT CREDITABLE COVERAGE for delayed enrollment into Medicare
  - Can extend COBRA coverage for spouse/dependents
- ▶ If entitled to Medicare after COBRA coverage elected/effective?
  - Should NOT enroll or stay enrolled in COBRA
    - COBRA will terminate/back date if Medicare should have been or has been in effect
  - Some exceptions to the rule

# Employer Coverage

*COBRA laws and rules can be complex and confusing and are managed by several government agencies.*

*Please see FAQ's or contact your local SHIP office for assistance in making decisions involving the COBRA option.*

# Employer Retirement Coverage

- ▶ Optional from employer
  - If offered, eligibility determined by employer
- ▶ Options can vary significantly employer to employer
  - Current coverage but becomes secondary to Medicare
    - Drug coverage creditable?
  - Offer coverage designed to work with Medicare
    - 'Customized' supplements or advantage plans
    - Standardized supplement or advantage plans
  - Insurance premium subsidies
    - Monthly or lump sum
  - Or a combination of any of the above
- ▶ Contact your employer Human Resources department for specifics

# Employer Retirement Coverage

## Things to consider...

- ▶ Drug coverage
  - Creditable or not creditable?
  - Employer required to notify you every year
- ▶ Compare cost vs. Medigap + Part D or Advantage Plans:
  - Premiums
  - Out of pocket costs
    - Deductibles
    - Copays, coinsurance, etc.
- ▶ Availability/Ease of Use
  - HMO with limited-service area
  - Provider/network (FEHB)

# Retired Military or Veteran

## Retired Military

- ▶ TriCare Standard/Prime
  - Pre-Medicare
  - Automatically changes to TriCare for Life with Medicare
- ▶ **TriCare for Life**
  - 20+ years of service
  - Honorable discharge
- ▶ Must enroll in Medicare Part A and Part B
  - No need for Part D
  - No need for supplement or advantage plan
  - Contact the DEERS office to advise

For more information, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl)

# Retired Military or Veteran

## Veteran's

### ▶ Eligibility

- Determined by VA
  - Disability
  - Income
  - Medical need

### ▶ Use of VA medical services/facilities

### ▶ Medicare enrollment not required

- Does not coordinate or work with Medicare
- Enrollment into Medicare allows easier access to care
  - Must pay Part B premium

### ▶ Access to Long Term Care services and supports

For more information, visit [www.va.gov](http://www.va.gov)

# Medicaid

- ▶ State run assistance
  - Funded by federal and state dollars
    - Needs based program
  - [www.connectforhealthco.com](http://www.connectforhealthco.com)
- ▶ MAGI Medicaid
  - Expanded eligibility due to passage of Affordable Care Act (ACA)
    - Based on income only
    - For anyone under 65yrs
- ▶ Many difference categories of Medicaid
  - Varies by state
  - Each category/program has different eligibility criteria
  - Income and assets are primary criteria to qualify
  - Coverage/payor of 'last resort'



# Medicaid

- ▶ Programs specific to Medicare beneficiaries
  - Medicare Savings Programs (MSP)
    - Technically not Medicaid, but applied for through Medicaid agency
  - Only covers Medicare related expenses
- ▶ Programs specific to 'aged' or disabled beneficiaries
  - Old Age Pension (OAP)
    - Provides small monthly income
    - Or supplements SSI (Supplemental Security Income)
  - Long Term Care programs (LTC)
    - Home and Community Based Services (HCBS)
      - Provides services to assist people with staying independent and in the community
    - Assisted Living Facility (ALF)/Nursing home
      - Covers the cost of room and board

# Medicare Savings Program 2023\*\*

## Income Limits

- ▶ QMB\*  
(Single) \$1,235      (Couple) \$1,546
- ▶ SLMB\*  
(Single) \$1,478      (Couple) \$1,992
- ▶ QI\*  
(Single) \$1,660      (Couple) \$2,239

\*All amounts include \$20 disregard added

- ▶ 2023 Asset and Income levels for QMB, SLMB, QI
  - \$10,590(Single)      \$16,630 (Couple) \*with burial allow.

- Does not include home, primary vehicle, personal possessions
- Does count checking, savings, CD's, IRA's, stocks, bonds etc...
- \*\$1500 per person for burial allowance

\*\*Income and asset limits change each year



Navigating Medicare

## Low Income Assistance Programs for Help with Medicare Costs 2023

Medicare is a federal insurance program for older adults and people with disabilities; enroll through Social Security. Help with Medicare-related costs is available through the following programs:

- 1) **Extra Help/Low Income Subsidy** – Help with Part D prescription drug plan premiums, deductibles, and copays; if eligible for Medicaid, Extra Help will be automatic. Otherwise, apply through Social Security at [www.ssa.gov](http://www.ssa.gov) or contact your local State Health Insurance Assistance Program (SHIP) at (888) 696-7213.

	(2023)	Income	Assets
<b>Full Extra Help</b>	Individual	\$1,660	\$10,590
	Couple	\$2,339	\$16,630
<b>Partial Extra Help</b> (maximum income/assets = partial LIS)	Individual	\$1,843	\$16,660
	Couple	\$2,485	\$33,240

Income limits *include* the \$20 disregard per person.

Asset limits *include* \$1500 per person burial allowance.

- 2) **Manufacturer's Assistance with Medication Costs** – Information on manufacturer's cost breaks on some prescriptions, depending on income and insurance. Medicare's website offers program information organized by drug name.
- 3) **Medicaid** – State-administered program for certain lower income individuals; enroll through county human services. May provide Medicare premium assistance and/or help with Medicare copays and deductibles. Note: Assets don't include home or car.

a) Medicare Savings Programs (MSP)		Income	Assets (2023)
QI-1-Pays Part B premium	Individual	\$1,660	\$10,590* (\$9,090)
	Couple	\$2,339	\$16,630* (\$13,630)
SLMB-Pays Part B premium	Individual	\$1,478	\$10,590* (\$9,090)
	Couple	\$1,992	\$16,630* (\$13,630)
QMB-Pay Part B premium, copays and deductibles	Individual	\$1,235	\$10,590* (\$9,090)
	Couple	\$1,546	\$16,630* (\$13,630)

Income limits *include* \$20 disregard.

\*Includes \$1500 for burial per person, must prove. (Without burial in parenthesis)

# Marketplace coverage

- ▶ Federally mandated
  - Colorado manages our own program
  - Connect for Health Colorado
    - [www.Connectforhealthco.com](http://www.Connectforhealthco.com)
- ▶ Private insurance
  - Costs
    - Premiums, deductibles, etc.
  - Tax credits and premium subsidies
    - Based on Adjusted Gross Income
  - Annual enrollment periods

# Marketplace coverage (Obamacare)

- ▶ **Can** have Medicare and Marketplace coverage
  - If you are entitled to free Part A and have Marketplace, you lose tax credits/premium subsidies
  - Illegal for someone to sell you a Marketplace plan if they know you already have Medicare
- ▶ **Cannot** use Marketplace instead of Medicare unless:
  - You are not enrolled Medicare and are not collecting SSA Income
  - Are not eligible for free Part A or are paying for Part A, can drop and get Marketplace coverage
  - Does not waive the Late Enrollment Penalty for enrolling in Medicare past your Initial Enrollment Period
- ▶ **Can** enroll in stand alone dental coverage only with Medicare

*Marketplace laws and rules can be complex and confusing.*

*Please see **Medicare and the Health Insurance Marketplace FAQs** or contact your local SHIP office for assistance in making decisions involving Marketplace coverage and Medicare options.*

## Contact Info:

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

We staff a total of 4 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)

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# Questions?

