

Medicare
in the
time of pandemic

Bill McKendree

director of

**the Pennsylvania Healthcare
Benefit Support Program**

william.mckendree@phbsp.org

412-266-8322

Current Parts of the Medicare System

Part A: Hospital Care

- Covers in-patient care/services

Part B: Medical Care

- Covers out-patient care/services

Parts A and B are usually referred to as
“Traditional” or “Original” Medicare

2021 (Monthly) Part A Premium

Benefit Quarters	Premium
40 or more quarters	\$0
30-39 quarters	\$259
Less than 30 quarters	\$471

2021 (Monthly) Part B Premium

Annual Income		Premium
Individual Tax Return	Joint Tax Return	
\$88,000 or less	\$176,000 or less	\$148.50
\$88,001 - \$111,000	\$176,001 - \$222,000	\$207.90 (\$59.40 IRMAA)
111,001 - \$138,000	\$222,001 - \$276,000	\$297.00 (\$148.50 IRMAA)
\$138,001 - \$165,000	\$276,001 - \$330,000	\$386.10 (\$237.60 IRMAA)
\$165,001 - \$500,000	\$330,001 - \$750,000	\$475.20 (\$326.70 IRMAA)
Above \$500,000	Above \$750,000	\$504.90 (\$356.40 IRMAA)

Medicare Coverage Options

**MEDICARE
PARTS A & B**



**EMPLOYER
BENEFITS**

through
private insurance
coverage

**MEDICARE
PARTS A & B**



**MEDICAID
BENEFITS**

through
private insurance
coverage

**MEDICARE
PARTS A & B**



**PRIVATE
INSURANCE**

directly obtained
by beneficiary

Private Insurance Parts of the Medicare System

- Supplemental Insurance for Medicare Parts A and B
(Medigaps)
- HMO or PPO managed care products that replaces Medicare Parts A and B
(Part C Advantage Plans)
- Prescription Drug Coverage
(Part D Plans)

Medicare Coverage Options Using Private Insurance Products

Option 1

Basic Medicare
(Parts A and B)
as primary coverage

Supplement
(Medigap)

Part D
Drug Plan

Option 2

Medicare Part C
(Managed Care Plan)
as primary coverage
Can include
Part D coverage

Access to Part C
requires enrollment in
Basic Medicare

Medigaps

Medicare Supplements

Medigap Benefits	Medigap Plans									
	A	B	C	D	F*	G	K**	L**	M	N
Part A Coinsurance – Up to 365 Days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospice Care Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible			✓		✓					
Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓

*Plan F has a high-deductible version with \$2,340 deductible for 2020

** For 2021 Plan K has a \$6,220 out-of-pocket limit and Plan L has a \$3,110 out-of-pocket limit

***N also has co-pay for doctor visit and ER visit

MEDICARE PART C

**HMO and PPO
Advantage Plans**

Part C Plans (Advantage Plans)

Changes for 2021

- More plans available
- Stable Premium
- More Incidental Benefits

Medicare Part C

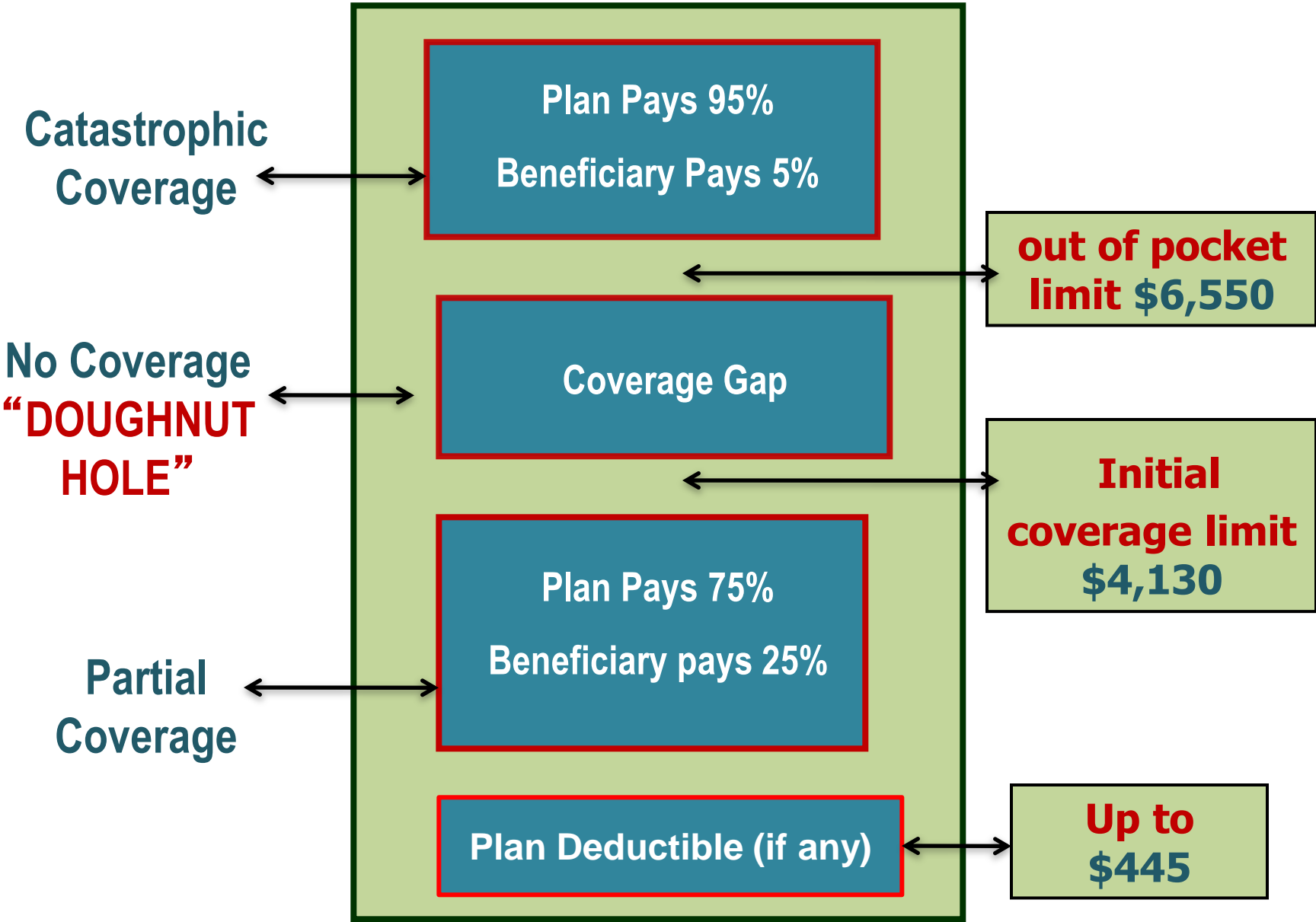
Additional Benefits
beyond standard Medicare Part A and B

- Dental
- Vision
- Hearing-Aid
- Health Club Membership
- Wellness Programs
- Concierge Services
-
- Home Care Services
- Transportation Services
- Tele-health services

MEDICARE PART D

Prescription Drug Coverage

Medicare Prescription Drug Plan (2021)



New Rules – Medicare Part D

Extended Coverage

As of March 2020 Part D Plans:

- Cannot impose quantity limits that would prevent beneficiary from getting 90-day supply
- Must cover up to 90-day supply or length of prescription (if less than 90 days) at beneficiary's request

New Rules – Medicare Part D

Insulin

- Summer 2020-
CMS shepherded a deal between the 3 insulin suppliers (Eli Lilly, Novo Nordisk and Sanofi) and health insurers – to establish stable copays for insulin
- The new insulin benefit goes into effect for 2021
- 1,750 “**enhanced**” Part D plans offering drug coverage that provides insulin for a maximum co-pay of \$35 month for all insulin products covered by the plan
- The cap on copays is expected to lead to
 - increased costs for other covered medications
 - reduction of covered insulin products

Medicare Enrollment

Enrollment is handled

2 ways:

- Automatic
- By application

AUTOMATIC ENROLLMENT

If already receiving:

- Social Security Benefits
- Social Security Disability
- Railroad Retirement Benefits

Beneficiary receives ***Initial Enrollment Package***

3 months BEFORE:

- 25th month of disability benefits
- Age 65

ENROLLMENT BY APPLICATION

If not already receiving benefits –
beneficiary applies through Social Security Administration
(or Railroad Retirement Board for railroad retirees)

- 3 months before turning 65
- Month beneficiary turns 65
- 3 months after turning 65

This is called the ***Initial Enrollment Period***

7-Month Initial Enrollment Period

No Delay

Delayed Start

Enroll

3 months before the month you turn 65	2 months before the month you turn 65	1 month before the month you turn 65
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The month you turn 65 Next month	1 month after you turn 65 2 months later	2 months after you turn 65 3 months later	3 months after you turn 65 3 months later
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To have Medicare coverage for the month you turn 65 – must sign up during 3 months immediately prior to the month you turn 65

Waiting until the last 4 months of the Initial Enrollment Period to sign up for Medicare, will delay start date for coverage

Normally - 3 Application Options

- Apply in Person at local SSA office:
(directory of the SSA offices)

www.secure.ssa.gov/ICON/main.jsp

- Apply by phone: **1-800-772-1213**

- Apply online: www.ssa.gov/medicare

However:

- (Applying In-Person at local SSA office)
field offices are closed temporarily because of pandemic
- (Applying by Phone)
the hotline is handling only critical issues,
not including new Medicare applicants
- Apply On-Line**

Social Security & COVID-19 Updates

▲ Coronavirus (COVID-19) Updates ▲



Social Security

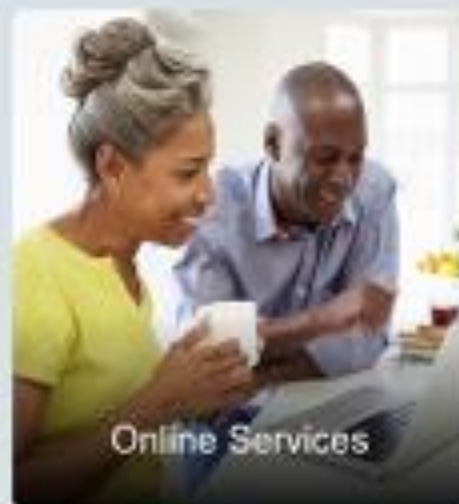
SEARCH

MENU

LANGUAGES

SIGN IN/UP

What should I do if I get a call claiming there's a problem with my Social Security number or account?



Securing today
and tomorrow

SocialSecurity.gov

Applying Online during *Initial Enrollment Period*

- person is turning 65 in the next 3 months and
- wants to fully enroll in the Medicare system (Parts A *and* B)
- Go to www.ssa.gov/medicare/apply.html and select “**Apply for Medicare Only**”
- Complete online application – normally takes 10 to 30 min.
- Hit “**Submit Now**” to send application electronically to SSA
 - You’ll see a receipt on the screen that you can print and keep for your records
 - You’ll also get an application number that you can use to check the status of your application
 - SSA will review application and contact you if clarification is needed or if SSA needs to see any documents
 - SSA will process application and mail you a determination letter

Delaying Enrollment into Medicare

Can delay enrolling into Medicare

IF actively employed (or spouse is)

AND

Covered under group health insurance
based on active employment

This is called ***Delayed Enrollment***

Can later enroll in Medicare when: Employer Group Health Insurance ends

You have Eight Months to enroll
This Eight Month period is called
Special Enrollment Period

Applying Online during *Special Enrollment Period*

- Need to complete 2 forms
 - **CMS 40-B** - Application for Enrollment in Medicare Part B
 - **CMS L564** - Request for Employment Information
- 3 options to submit enrollment forms under Special Enrollment Period
 - Go to **ssa.gov** and complete **CMS-40B** and **CMS-L564** online and then upload your evidence of **Employer Health Plan coverage**
 - Mail **CMS-40B, CMS-L564** and **evidence** to your local SSA field office
 - Fax **forms** and **evidence** to **1-833-914-2016**