

**Ohio**

**Department  
of Insurance**

**Mike DeWine, Governor** | **Jon Husted, Lt. Governor** | **Judith L. French, Director**

# Medicare 101

Presented by the Ohio Senior  
Health Insurance Information  
Program (OSHIIP)



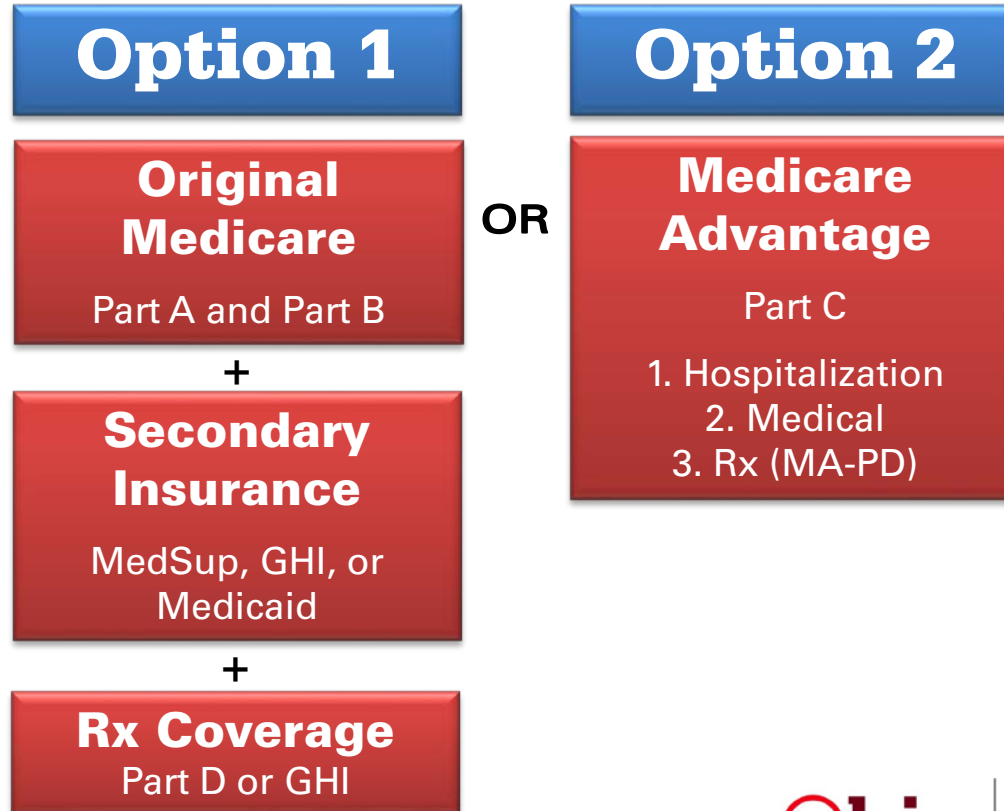
# What is OSHIIP?

- ❑ **Premier, federally funded program for Medicare education in Ohio**
  
- ❑ **Provides free, unbiased, objective Medicare information and counseling services**
  - Hotline: 1-800-686-1578
  - Online Appointments: [OSHIIP Medicare Counseling \(office365.com\)](https://www.office365.com)
  - Partners with community groups to provide local, personalized counseling services

# What is Medicare?

**Federal health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for those who are:**

- 65 and older
- any age and disabled
- diagnosed with End Stage Renal Disease (ESRD)



# Applying for Medicare

- ❑ Enrollment automatic if you get Social Security or Railroad Retirement benefits prior to Medicare eligibility
  
- ❑ All others must apply with Social Security (or Railroad Retirement) during their **7 month Initial Enrollment Period (IEP)**
  - 3 months before your 65<sup>th</sup> birthday
  - Month of your 65<sup>th</sup> birthday
  - 3 months after your 65<sup>th</sup> birthday

# Applying for Medicare

- ❑ **Apply for Part A and B at [ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare)**
- OR-**
- ❑ **Contact Social Security office and schedule an appointment**
- ❑ **Social Security 101 Webinar:**  
<https://register.gotowebinar.com/rt/3732369598404203024>

## **Coronavirus (COVID-19) Update**

**Social Security offices are closed until further notice.**

Contact Social Security at **1-800-772-1213**

Mon-Fri 8:00am to 5:30pm

Hearing impaired toll-free TTY number **1-800-325-0778**



Department  
of Insurance

# Special Enrollment Period

- ❑ If you are covered under your (or your spouse's) **current** employer group health plan, you may delay enrollment into Medicare Part A & B.
- ❑ COBRA is NOT current group health coverage
- ❑ You can then sign up later for Part A & B:
  - Anytime you're still covered by the group health plan
  - During the 8 month period that begins the month after employment ends or the coverage ends, whichever happens first

Read more about this SEP and other SSA updates [here](#)

# Medicare Part A and Part B

## Part A- Hospital

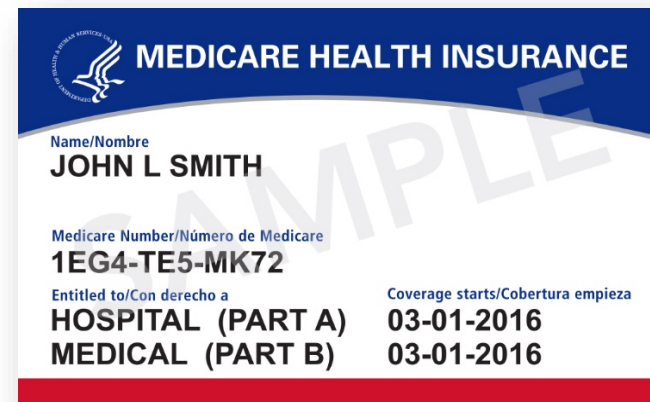
- Inpatient Hospitalization
- Skilled Nursing Facilities
- Home Health Care
- Hospice

## Part B- Medical

- Outpatient Services
- Doctors/Providers
- Preventive Benefits
- Durable Medical Equipment

**Medicare was never intended to pay 100% of health care costs**

**Medicare does not cover non-medically necessary services or care outside the USA in most cases**



A sample Medicare Health Insurance card for John L. Smith. The card features the Medicare logo and the text "MEDICARE HEALTH INSURANCE". It lists the cardholder's name as JOHN L SMITH, Medicare Number 1EG4-TE5-MK72, and coverage start dates for Part A (Hospital) and Part B (Medical) as 03-01-2016. A large "SAMPLE" watermark is visible across the card.

Name/Nombre <b>JOHN L SMITH</b>	
Medicare Number/Número de Medicare <b>1EG4-TE5-MK72</b>	
Entitled to/Con derecho a <b>HOSPITAL (PART A)</b>	Coverage starts/Cobertura empieza <b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>

# Medicare Preventive Benefits

- ❑ COVID-19 vaccination
- ❑ Screening tests and procedures
- ❑ No out-of-pocket costs for most preventive benefits
- ❑ Examples:
  - Flu, Pneumonia, Hepatitis B vaccines
  - Welcome to Medicare Physical & Annual Wellness Checks
  - Diabetes testing supplies

Complete list at [medicare.gov](https://www.medicare.gov) or Medicare & You Handbook



# 2022 Medicare Amounts

## Part A

### Monthly Premium

- \$0 for most

### Hospital Deductible

- \$1,556 benefit period

### Hospital Daily Copay

- Days 1-60 \$0
- Days 61-90 \$389
- Days 91-150 \$778

### Skilled Nursing Daily Copay

- Days 1-20 \$0
- Days 21-100 \$194.50

## Part B

### Monthly Premium \$170.10

- May be income based
- Late enrollees may incur 10% penalty for each year of delay

### Annual Deductible \$233

### Copayments generally 20% of Medicare Approved Amount

Create a personal account on [Medicare.gov!](https://www.medicare.gov)

# 2022 Medicare Savings Programs (MSP)

## Pay Part B Premium

- QMB pays Part A & B coinsurance & deductibles

## Income less than

- \$1,549/month- single
- \$2,080/month- married

## Resources less than

- \$8,400- single
- \$12,610- married

**Call OSHIP or your county Job & Family Services Office for application**

# Secondary Insurance

## Original Medicare

Part A and Part B

+

## Secondary Insurance

MedSup, GHI, or  
Medicaid

### Group Health Insurance (GHI)

- Insurance from a former employer or union that supplements Medicare

### Medicaid

- Assistance for those with limited income and resources
- Medicare Savings Programs

### Medicare Supplemental Insurance

- Private insurance coordinates with Original Medicare
- Also called Medigap or MedSup

# Medicare Supplement Insurance

## No Network

- Can use any provider or hospital that accepts Medicare
- Medicare Select plans may offer lower premiums but require use of specific hospitals

## Pay only after Original Medicare (Parts A & B)

- Original Medicare will pay its share of the Medicare-approved amount for covered health care costs, your supplement then pays its share.
- Little or no out of pocket cost after monthly premium

# Medicare Supplement Insurance

## ❑ Plans are standardized

- All companies sell same plans (A,B,C,D,F,G,K,L,M,N)
- Plans C and F are no longer sold to those new to Medicare after 1/1/20
- Plan premiums vary between companies

## ❑ Guaranteed Issue

- Open Enrollment - 6 months beginning with Part B effective date at age 65 or older
- Special Circumstances- typically 63 days after loss of coverage

**Call OSHIP for plan comparisons and premium quotes!**

# Medicare Supplement Insurance

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020	
	A	B	D	G <sup>1</sup>	K	L	M	N	C	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance/copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2021 <sup>2</sup>					\$6,220 <sup>2</sup>	\$3,110 <sup>2</sup>				

Refer to page 12 of the Medicare 101 booklet



Department of Insurance

# Medicare 101

**Original  
Medicare**

Part A and Part B

+

**Secondary  
Insurance**

MedSup, GHI, or  
Medicaid

+

**Rx Coverage**

Part D or GHI

**1. Primary Coverage**

**2. Secondary Coverage**

**3. Prescription Drug  
Coverage**

# Medicare Part D

## ❑ Medicare's Prescription Drug Coverage

- Offered by private companies that contract with Medicare
- Available two ways
  - Stand Alone Prescription Drug Plans (PDPs)
  - Available through Medicare Advantage Plans (MAPDs)
- Initial enrollment is the same as Part B

## ❑ ALL people with Medicare can get Part D

- May not need Part D if you have creditable coverage

## ❑ Open Enrollment October 15 - December 7

- Coverage begins January 1
- Special enrollment times based on circumstance

Review plans annually with OSHIP or [medicare.gov](https://www.medicare.gov)



# Review Drug Plans Each Year

## (3 C's of PDPs)

### Convenience

- Network & Preferred Pharmacies
- Mail Order Option

### Coverage

- All plans have a different formulary
- Take the formulary with you when seeing your physicians

### Cost

- Know all possible costs!

Review plans annually with OSHIP or [medicare.gov](https://www.medicare.gov)

# 2022 Part D Costs

2021 Costs	2022 Costs
<b>Monthly Premiums</b>	\$7.10-\$99.00
<b>Annual Deductible</b>	\$0- \$480
<b>Copays/Coinsurance</b>	25% or flat amount (until \$10,690.20 in total costs)
<b>Catastrophic Coverage</b>	5% coinsurance

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- Late enrollees may incur a 1% penalty for each month of delay

# **2022 Low Income Subsidy**

## **(Extra Help with Prescription Drug Costs)**

- Reduced or NO Premium
- Reduced or NO Deductible
- No more than 15% copays

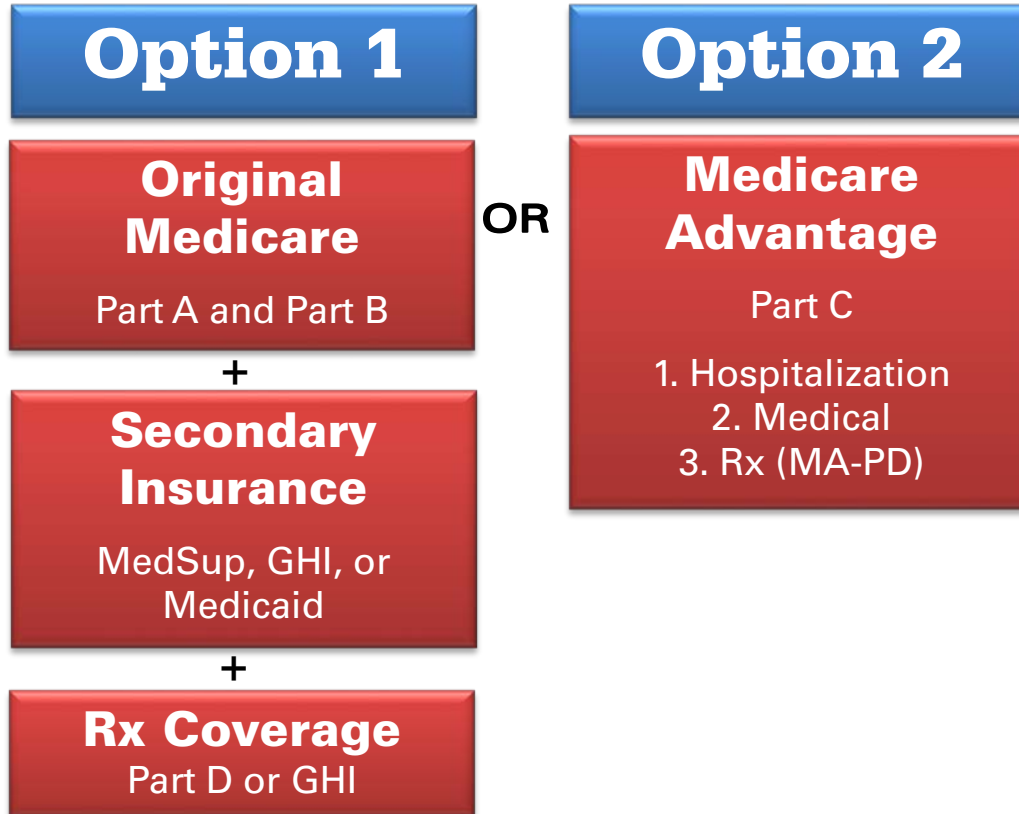
### **Income:**

single- \$1,719  
married- \$2,309

### **Resources:**

single- \$14,790  
married- \$29,520

# Medicare Options



# Medicare Advantage

## ❑ Available to:

- Enrolled in Part A & B
- That live within the plan's service area (county)
- No age or medical restrictions

## ❑ Alternative to Original Medicare

- Offered by private companies to replace Original Medicare
- Plans types
  - HMO (Health Maintenance Organization)
  - PPO (Preferred Provider Organization)
- Most plans include Part D benefit (MAPD)
- Enrollees pay Part B premium and any other applicable costs
- Networks, Premiums, and Copays vary by plan

# Medicare Advantage

## ❑ Initial Enrollment Period

- 7 Months surrounding Medicare eligibility

## ❑ Open Enrollment October 15 - December 7

- Coverage begins January 1
- Other enrollment times based on circumstances

## ❑ MA Open Enrollment January 1 – March 31

- Switch MA plans
- Drop MA Plan and return to original Medicare
- Coverage begins first of month after you enroll

\*Must be in a MA plan on Jan. 1 to use this enrollment period.

\*Can't use enrollment period to pick up Part D for the first time.

# Moving Between Options

## ❑ Supplement to Medicare Advantage

- Guaranteed Issue anytime enrollment is open

## ❑ Supplement to Supplement

- No Guaranteed Issue
- Can try anytime
- No annual open enrollment period


## ❑ Medicare Advantage to Medicare Advantage

- Guaranteed Issue anytime enrollment is open

## ❑ Medicare Advantage to Supplement

- No Guaranteed Issue
- Unless in a Special Enrollment Period

# Five Star Plans

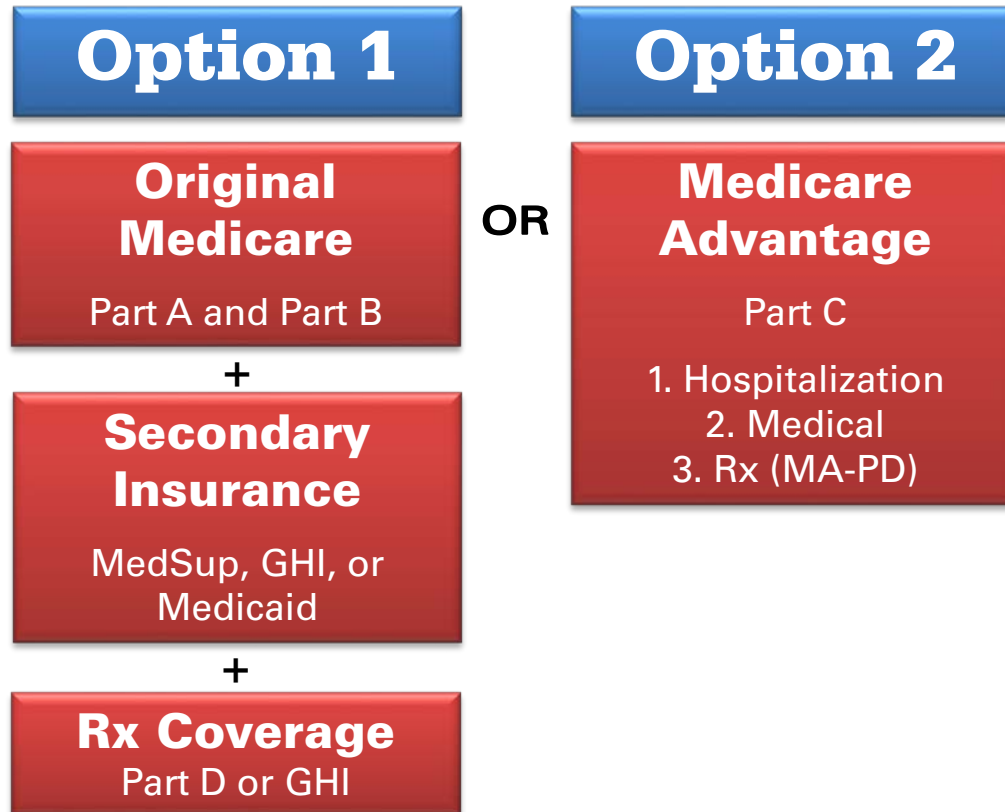
- ❑ Ratings from member satisfaction surveys, plans and health care providers are used to rate plans 1-5.
- ❑ Ratings can be found on Medicare.gov and five-star plans are denoted by a star: 
- ❑ Anytime of year EXCEPT December 1<sup>st</sup>-December 7<sup>th</sup> beneficiaries can move into a five-star plan.



# At a Glance

	Medicare Supplement	Medicare Advantage
<b>Cost</b>	<ul style="list-style-type: none"> <li>• Part B Premium</li> <li>• Higher plan premium</li> <li>• \$150-\$200+ monthly</li> <li>• Little or no out of pocket cost when used</li> </ul>	<ul style="list-style-type: none"> <li>• Part B Premium</li> <li>• Lower plan premium</li> <li>• \$0-\$100/month</li> <li>• Charged out of pocket cost as plan is used</li> </ul>
<b>Provider Choice</b>	<ul style="list-style-type: none"> <li>• Any provider that accepts Medicare</li> <li>• May have foreign travel emergency coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Plan will have a provider network. Cost will be higher out of network</li> <li>• Check with plan for travel restrictions</li> </ul>
<b>Considerations</b>	<ul style="list-style-type: none"> <li>• Important to use any provider without network restrictions</li> <li>• Can afford higher monthly premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Willing to use network of providers</li> <li>• May have added benefits (vision, dental, hearing, fitness, etc.)</li> </ul>
<b>Drug Coverage Included?</b>	<ul style="list-style-type: none"> <li>• No</li> <li>• Need to purchase separate Part D Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Some plans available without drug coverage</li> </ul>

# Know Your Options



# Protection Against Medicare Fraud

## ❑ Report Improper Agent Activity to 800-686-1527

- Door-to-door sales
- Giving out cash gifts or gifts exceeding \$15
- High pressure sales tactics
- Misrepresenting a plan or giving incomplete information
- Representing themselves as Medicare

## ❑ ProSeniors is Ohio's Senior Medicare Patrol (SMP)

- Responds to reported fraud, waste and abuse
- 800-488-6070



# Questions?



**1-800-686-1578**

[oshiipmail@insurance.ohio.gov](mailto:oshiipmail@insurance.ohio.gov)

[insurance.ohio.gov](http://insurance.ohio.gov)

[OSHIP Medicare Counseling \(office365.com\)](http://office365.com)

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