MEDICARE

Educational Meetings
Medicare is a National Health Insurance Program
Who is Eligible?

- Age 65+
- Certain disabilities
- End stage renal disease
Medicare Alphabet

PART A
Hospital Insurance

PART B
Medical Insurance

PART C
Medicare Advantage Plans

PART D
Prescription Drug Plans
Initial Enrollment

3 months before age 65

The month you turn 65

3 months after age 65
General Enrollment

- Every year
- January – March
- Effective July 1st
Automatic Enrollment

- Social Security Benefits
- Railroad Retirement Board
- Under 65 and disabled
- If you have ALS
 Clients

Social Security

Retirement

Disability

Putting you in control...
Learn what you can do online

Appointed Representatives

Medicare Enrollment

Protect yourself from fraudulent callers claiming to be from Social Security.
How To Apply Online For Just Medicare

You can apply online for Medicare even if you are not ready to retire. Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you’re done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise, you’ll receive your Medicare card in the mail. Learn more about your Medicare card.

Apply for Medicare Only

Related Information

- CMS - Application for Enrollment in Medicare - Part B (Medical Insurance)
- Apply Online for Medicare — Even if You Are Not Ready to Retire
- How To Apply Online For Medicare Only
- Get Extra Help with Medicare prescription drug plan costs
- Medicare Premiums: Rules For Higher-Income Beneficiaries
- Other Medicare Publications
- More Medicare information
- Understanding Medicare Part C

Return to Saved Application | Check Application Status | Replace Medicare Card

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit Applying for Medicare Only – Before You Decide.
Working Past Age 65
What You Need to Consider

- Type of health plan
- Coordination of benefits
- Length of employment
Special Enrollment

You may be able to delay enrollment in Medicare Part A and Part B:

• If you’re covered by an employer’s group health plan **WITH 20 OR MORE EMPLOYEES** through current employment (your own, a spouse’s).

• Or, if you have a disability, if you’re covered by a family member’s group health plan with 100 or more employees.

Any time you’re still covered by an active group health plan

During the 8 months from coverage ending or employment ending
Late Enrollment **PENALTIES**

**A** If you’re not eligible for premium-free Part A, and did not purchase Part A when eligible, your premium may go up 10% for twice the number of years you could have had Part A.

**B** 10% added to the premium for each full 12-month period if you were eligible and did not enroll. You may pay a penalty for as long as you have Part B.
What Does Medicare Cost?
Medicare Part A Cost 2020

- No cost for most. If you or your spouse paid Medicare taxes while working 40 quarters or more.

- There is a cost if you or your spouse paid Medicare taxes while working less than 40 quarters.
  - $458.00 per month for less than 30 quarters
  - $252.00 per month for 30 to 39 quarters.
Medicare Part B Cost 2020

- The standard Part B premium is $144.60 or higher
- Based on your modified adjusted gross income as reported on your income tax return from two years ago
  - Income for 2018 = What you pay for 2020
  - Income for 2017 = What you pay for 2019
## Medicare Part B Cost 2020

<table>
<thead>
<tr>
<th>File Individual</th>
<th>File Joint Tax</th>
<th>File Married &amp; separate return</th>
<th>2020 Cost for Part B Per person per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>$87,000 or less</td>
<td>$174,000 or less</td>
<td>$87,000 or less</td>
<td>$144.60</td>
</tr>
<tr>
<td>above $87,000 up to $109,000</td>
<td>above $174,000 up to $218,000</td>
<td>Not applicable</td>
<td>$202.40</td>
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<tr>
<td>above $109,000 up to $136,000</td>
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<td>Not applicable</td>
<td>$289.20</td>
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<tr>
<td>above $136,000 up to $163,000</td>
<td>above $272,000 up to $326,000</td>
<td>Not applicable</td>
<td>$376.00</td>
</tr>
<tr>
<td>above $163,000 less than $500,00</td>
<td>above $326,000 less than $750,000</td>
<td>Above $87,000 and less than $413,000</td>
<td>$462.70</td>
</tr>
<tr>
<td>$500,000 or above</td>
<td>$750,000 and above</td>
<td>$413,000 and above</td>
<td>$491.60</td>
</tr>
<tr>
<td>$500,000 or above</td>
<td>$750,000 and above</td>
<td>$413,000 and above</td>
<td>$491.60</td>
</tr>
</tbody>
</table>
Medicare Part A Coverage

Inpatient Hospital 2020

- $1,408 deductible per benefit period
- Days 1-60 $0
- Days 61 to 90: $352 per day
- Days 91 & beyond: $704 per day (using 60 lifetime reserve days)
- Nothing after 150 days
Medicare Part A Coverage

Skilled Nursing Facility 2020

- Days 1-20 $0
- Days 21 – 100: $176.00 per day (Benefit Period)
- Nothing after 100 days
Medicare Part B Coverage

Physician & Out Patient Services

- $198 deductible per calendar year
- 20% after deductible
- Part B Excess Fees
Medicare Supplement

Do you need additional coverage?
Directions Please

THIS WAY

THAT WAY
Medicare Choices

Original Medicare

- PART A
- PART B
- MEDIGAP PLAN
- PART D

Medicare ADVANTAGE

- PART C COMBINES PART A AND PART B
- MOST INCLUDE PART D

ADD PART D IF NOT INCLUDED
What Works for You?

• Medigap Plan
• Medicare Advantage
Medigap Plans

- Standard Plans
- Medicare Providers and Facilities in the U.S.
- Rates based on age
- One time 6 month Open enrollment Period
Medigap Plans

• Effective 1/1/2020 Medigap plans sold to new people with Medicare won’t be allowed to cover the Part B deductible.

• Plans C and F will no longer be available to people new to Medicare

• If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you’ll be able to keep your plan.

• Eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.
Medicare Advantage Plans

- Follow Medicare Rules
- May not have out of country coverage
- May need a referral to see a specialist
- Live and reside in the service area
- End-Stage-Renal Disease
  (exceptions)
Medicare Advantage Initial Enrollment

3 months before age 65

The month you turn 65

3 months after age 65

Enrolled first 3 months of initial enrollment period you can change to another Medicare Advantage Plan or go back to Original Medicare.
Medicare Advantage Enrollment

Special Enrollment
- Move
- Have or lose Medicaid
- Qualify for Extra Help
- Live in a nursing home

January 1 through March 31 each year.
- Switch Medicare Advantage Plans
- Disenroll from Medicare Advantage
- Return to Original Medicare
Do I need a prescription drug plan?

YES IF YOU HAVE A MEDIGAP PLAN
Part D Initial Enrollment

- 3 months before age 65
- The month you turn 65
- 3 months after age 65
Part D Open Enrollment

October 15 Through December 7 Effective January 1
Part D General Enrollment

- Every year
- April 1 – June 30
- Effective – July 1st

ONLY IF ENROLLING IN PART B FOR THE FIRST TIME
Part D Special Enrollment

• Move
• Qualify or lose extra help
• Move into a nursing home
• Lose creditable coverage
• Have or lose Medicaid
Part D Special Enrollment

• Switch to a Part D plan with
  • Medicare.gov/find-a-plan
• 12/8/2018 through 11/30/2019
• Once during this time frame
• Effective 1st of month
Medicare Part D & CMS 2020

- $435 Deductible
- $435.01 - $4,020 – Member pays 25% co-pay
- $4,020.01 - $6,350 – Member pays MOST OF THE COST (Coverage Gap)
- $6,350.01 and greater (Catastrophic Coverage) Member pays 5% or $3.60 generic/$8.95 Brand whichever is greater
Creditable Coverage

- Prescription drug coverage that’s expected to pay on average at least as much as Medicare’s standard prescription drug coverage
- Your drug coverage is as **good or better**...
- If NOT or you have a break in coverage of 63 days or more you could pay a 1% monthly penalty for each month you were eligible but did not enroll.
How Does Part D Work? 2020

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE</td>
<td>You pay the first $435</td>
</tr>
<tr>
<td>CO-PAY STAGE $435.01 to $4,020</td>
<td>You pay applicable co-pay</td>
</tr>
<tr>
<td>COVERAGE GAP STAGE $4,020.01 to $6,350</td>
<td>The deductible + your co-pays + what your Part D Plan paid = $4,020</td>
</tr>
<tr>
<td>CATASTOPHIC STAGE $6,350</td>
<td>The deductible plus your co-pays = $6,350</td>
</tr>
</tbody>
</table>
## Medicare Part D Cost 2020

<table>
<thead>
<tr>
<th>File Individual</th>
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</thead>
<tbody>
<tr>
<td>$87,000 or less</td>
<td>$174,000 or less</td>
<td>$87,000 or less</td>
<td>Your plan premium.</td>
</tr>
<tr>
<td>above $87,000 up to $109,000</td>
<td>above $174,000 up to $218,000</td>
<td>Not applicable</td>
<td>$12.20 + your plan premium</td>
</tr>
<tr>
<td>above $109,000 up to $136,000</td>
<td>above $218,000 up to $272,000</td>
<td>Not applicable</td>
<td>$31.50 + your plan premium</td>
</tr>
<tr>
<td>above $136,000 up to $163,000</td>
<td>above $272,000 up to $326,000</td>
<td>Not applicable</td>
<td>$50.70 + your plan premium</td>
</tr>
<tr>
<td>above $163,000 less than $500,000</td>
<td>above $326,000 less than $750,000</td>
<td>Above $87,000 less than $413,000</td>
<td>$70.00 + your plan premium</td>
</tr>
<tr>
<td>$500,000 or above</td>
<td>$750,000 and above</td>
<td>$413,000 and above</td>
<td>$76.40 + your plan premium</td>
</tr>
</tbody>
</table>
Medicare Says

I WILL FOLLOW THE RULES
I WILL FOLLOW THE RULES
I WILL FOLLOW THE RULES
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Who is Eligible?
PEHP Open Enrollment

- October 15
- December 7
- January 1

Through

Effective
PEHP Medicare Plans

1. Plan 100
2. Plan 75
3. Plan 50
PEHP Medicare Plans

• NO Medical underwriting

• NO rate increases during the year

• SELECT a new plan at open enrollment
PEHP Medicare Plans

1. Basic Rx
2. Basic Plus Rx
3. Enhanced Rx
<table>
<thead>
<tr>
<th>BENEFIT STAGE</th>
<th>BASIC PLAN</th>
<th>BASIC PLUS PLAN</th>
<th>ENHANCED PLAN</th>
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</thead>
<tbody>
<tr>
<td><strong>DEDUCTIBLE</strong></td>
<td>$435</td>
<td>$435</td>
<td>$435</td>
</tr>
<tr>
<td>Co-Pay</td>
<td>Pay applicable Co-pay</td>
<td>Pay applicable Co-pay</td>
<td>Pay applicable Co-pay</td>
</tr>
</tbody>
</table>
| Coverage Gap  | $4,020.01 to $6,350 | 25% of cost covered generics  
25% for Brand  
100% for all other drugs | Co-pay Tier 1 generics  
25% for other covered generics  
25% for Brand  
100% for all other drugs | Continue to pay Co-pay.  
No coverage gap |
| Catastrophic  | $3.60 generic  
$8.95 Brand or 5% of Cost whichever is more | $3.60 generic  
$8.95 Brand or 5% of Cost whichever is more | $3.60 generic  
$8.95 Brand or 5% of Cost whichever is more |
PEHP Part D Plans

**DEDUCTIBLE**
You pay the first $435

**CO-PAY STAGE $435.01 to $4,020**
You pay applicable co-pay

**COVERAGE GAP STAGE $4,020.01 to $6,350**
The deductible + your co-pays + what PEHP’s Plan paid = $4,020

**CATASTROPIC STAGE $6,350**
The deductible plus your co-pays = $6,350
PEHP Medicare Dental

Two Dental plans
  • Affordable cost
  • Use PEHP contracted dentists

NO COST Discount Dental Plan
  • Included in Medicare Medical Plans
  • Use PEHP contracted dentists
<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Plan 1500</th>
<th>PLAN 1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>NONE</td>
<td>$50</td>
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<tr>
<td>Annual Maximum</td>
<td>$1,500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Preventive</td>
<td>No Charge</td>
<td>20%</td>
</tr>
<tr>
<td>Restorative</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Monthly Rate</td>
<td>$43.48</td>
<td>$27.88</td>
</tr>
</tbody>
</table>

6-month waiting period implants & prosthodontics
PEHP Medicare Vision Plans
PEHP Vision Plans

• Plans offered through Opticare of Utah and EyeMed
• Options for exams plus hardware or just Hardware
• LASIK options available
Medicare Supplement 2020

Enrollment Guide

Enrollment information, plan changes, and a brief overview of drug plans

» Open enrollment runs October 15 through December 7
» Enroll or make changes online (see Page 27)
» Attend a meeting to learn more (schedule on inside cover)
» Not changing plans? You will be automatically re-enrolled

PROUDLY SERVING UTAH PUBLIC EMPLOYEES
What to Consider?
What to Consider?

- Creditable Coverage
- Are my prescriptions covered?
- Costs vary by plan
- Higher income pay more
What to Consider?
What to Consider?
Helpful Hints

- Create a MyMedicare.gov account
- Remove SSN from your Medicare Card
- Medicare Outpatient Observation Notice (MOON)
- Always ask - Inpatient or outpatient?
- Know or ask if the service is Medicare eligible
Medicare Helpful Tools
Is my test, item, or service covered?

Knee replacement

10 results

Outpatient medical & surgical services & supplies

... Part B covers approved procedures, like X-rays, casts, stitches, or outpatient surgeries ...

Continuous passive motion machines

... Medicare Part B (Medical Insurance) covers knee continuous passive motion (CPM) machines as durable medical equipment (DME) that your doctor prescribes for use in your home, if you meet certain conditions ...

Cardiac rehabilitation programs

... Medicare covers comprehensive cardiac rehabilitation (CR) programs like exercise, education, and counseling, and intensive (ICR) programs ...

Prosthetic devices

... Part B covers prosthetic devices needed to replace a body part or function when a doctor or other health care provider enrolled in Medicare orders them ...

Blood
Consider PEHP

• Mix and match plans
• Select plans that meet your individual needs
• Enroll during open enrollment or qualifying event
Resources

• Your County Aging Services
• More Medicare – 1-800-MEDICARE
• Information online: www.Medicare.gov
• State Health Insurance Assistance Programs
• Centers for Medicare & Medicaid Services
References

• Department of Health and Human services, Initials. Centers for Medicare and Medicaid Services, (2020). Medicare and you 2020
Thank You

PEHP
Health & Benefits