

Additional Resources (Links & Information)

[Who Pays First?](#)

Health and Welfare Referral Sheet

[2022-Health-and-Welfare-Referral-Form.pdf \(idaho.gov\)](#)

End Stage Renal Disease (ESRD)– End Stage Kidney Disease

This one is complicated, so it is best to review CMS Publication. Eligibility for Medicare coverage based on ESRD works differently than other types of Medicare eligibility. (Note: you may want to discuss further if you have a QHP/Marketplace if you have ESRD) <https://www.medicare.gov/Pubs/pdf/10128-Medicare-Coverage-ESRD.pdf>

Federal Employee Health Benefit (FEHB)

I'm eligible for Medicare. What do I do? The decision to enroll in Medicare is yours. If you do not apply for one or more parts of Medicare, you can still be covered under the Federal Employees Health Benefits (FEHB) Program. Your FEHB premiums will not be reduced if you enroll in Medicare.

You may change your FEHB enrollment to any option of any available plan at any time beginning on the 30th day before you become eligible for Medicare. You may make an enrollment change under this event only once.

- Medicare Part A (Hospital Insurance) is generally available premium-free, in which case you may want to enroll. (Check Health Savings Account (HSA's) tax implications)
- Medicare Part B (Medical Insurance) requires the payment of a monthly premium. Some services covered under Part B might not be covered or only partially covered by your FEHB.
- Medicare Advantage (Part C) offers private health care choices (like HMOs and PPOs) in some areas of the country. You may suspend your FEHB coverage to enroll in a Medicare Advantage plan.
- Medicare Part D (Medicare prescription drug coverage) requires a monthly premium payment. Most Federal employees do not need to enroll in the Medicare prescription drug program since all FEHB plans have prescription drug benefits that are at least equal to the standard Medicare prescription drug coverage.
 - [Retirees / Survivors : Guide Me – OPM.gov](#)

VA Benefits

- Benefits do not coordinate with Medicare – veterans either use their VA benefit or their Medicare benefit. Recommend signing up for Part A since there should be no premium.
- If a veteran does not sign up for Medicare Part B when first eligible for Medicare, they will pay a premium penalty and can enroll only during the Medicare Part B General Enrollment Period (GEP) which is January 1-March 31 of each year with coverage becoming effective the following July 1st.
- Individuals with prescription coverage through the VA will not accrue a Part D premium penalty if they go without Part D coverage but can only enroll in Part D during the Annual enrollment Period (AEP).
- Refer individuals to the VA with questions regarding their level of eligibility for specific benefits including the Veteran's Choice Program. <https://www.va.gov/>

- SHIBA can assist veterans to compare MAPD or Medigap plan options if they are interested.

Tricare For Life Benefits (TFL)

- Must have Part A and Part B to be eligible (this is normally handled directly with TFL and retiree)
- TFL acts like a Medigap- covers Medicare deductibles and co-pays- pays second to Medicare.
- Part D is not required- TFL has prescription coverage, and they will not accrue a penalty. Normally no vision, dental or hearing benefits for veterans unless it is a service-related disability. Options for MAPDs or standalone plans could be considered for all veterans. <https://tricare.mil/tfl/>

Low income assistance

Medicare Savings Programs – Qualified Medicare Beneficiary (QMB)

- QMB pays for Part A & Part B premiums
- QMB pays co-pays, co-insurance & deductibles in Part A & Part B medical services - medical provider cannot bill beneficiary for medical costs that are covered by Medicare (i.e. cannot "balance bill")
- Beneficiary should receive a Medicaid card. If individual doesn't have a card individual needs to request one by contacting Health and Welfare. <http://healthandwelfare.idaho.gov/default.aspx>
- QMB will automatically qualify individual for full subsidy Extra Help

- Typically SHIBA only needs to help individual compare stand-alone Part D plans, unless individual is wanting additional benefits (i.e. dental, vision, etc.) generally offered by Medicare Advantage plans.

Medicare Savings Programs - Specified Low-Income Medicare Beneficiary (SLMB) & Qualified Individual (QI)

- SLMB & QI pays for Part B premium
- Will automatically qualify beneficiary for full subsidy Extra Help
- Individuals with SLMB/QI are still responsible for Part A & Part B co-insurance and deductibles so may want to consider Medicare Supplement or Medicare Advantage plan options.
- SLMB/QI beneficiaries will not receive a Medicaid card from ID Dept of Health/Welfare.

Dual eligible (Medicare/Medicaid)



- Dual-eligibles (aka full duals) are individuals that have both Medicare and Medicaid (NOT just a Medicare Savings Program – but full Medicaid).
- Generally, full duals will be given the option from ID Dept of Health/Welfare (via a letter) to enroll in an MMCP (aka Dual Special Needs Plan or D-SNP) plan or an ID Medicaid Plus plan w/a Part D drug plan.
- SHIBA Counselors can help full duals by explaining the different options (i.e. MMCP or ID Medicaid Plus).
- Dual-eligible individuals will automatically be enrolled in full-subsidy Extra Help
- ID Dept of Health/Welfare Full-dual
Website <https://healthandwelfare.idaho.gov/services-programs/medicaid-health/medicaidmedicare-participants>

- [Medicare Medicaid Coordinated Plan FAQ's](#)
- [Idaho Medicaid Plus FAQ's](#)
- [IMPlus vs MMCP ID Cards](#)



Social Security

- [CMS 40B – Application for Enrollment in Medicare Part B \(for Special Enrollment and General Enrollment periods\)](#)
- [CMS L564 – Request for Employment Information \(proof of coverage for delayed Part B enrollment\)](#)
- [Social Security Administration Medicare website](#)
- [Extra Help online application \(Social Security website\)](#)

Other

- [State SHIP Locator](#) 
- [State Enforcement Actions](#) 
- [Acronyms-and-Their-Meanings](#)
- [CMS Mailings Chart](#)
- [Dental Supplements](#)
- [GrinWell for You - Application](#)
- [GrinWell for You - Brochure](#)
- [Hearing Resources](#)
- [Vision Resources](#)

Phone Counseling

- [SHIBA Counseling Guidelines 2021](#)
- [Beneficiary Information Worksheet](#)
- [Medicare Counseling Questionnaire](#)
- [Over the Phone Counseling](#)
- [Post-Counseling Materials Processing 2021](#)
-  [Encryption Webinar](#)
-  [PDF – Save & Attach Webinar](#)

Low Income

- [Quick Look at Medicare](#)
- [Medigap vs Medicare Advantage Comparison](#)
- [Preventive Services](#)
- [Medigap Coverage Chart](#)
- [Medigap Company Contact](#)