

# Medicare

Presented by the Idaho  
SHIBA Program



# Workshop Objectives

## Topics we are covering today:

- What is SHIBA
- Getting Started with Medicare (Initial Enrollment)
  - The Social Security – Medicare connection
  - Decisions when retired or still working
- Basic Overview
  - Parts of Medicare
  - Coverage & Costs
  - Decisions for A & B coverage
- Medicare Options
  - Original Medicare with PDP and Medigap
  - Medicare Advantage Plans
- Low Income Assistance Programs
- Self-Help Tools and Resources
- Medicare Fraud



# What is SHIBA?

SHIBA stands for “[Senior Health Insurance Benefits Advisors](#)”. We are a public service, offering free, unbiased Medicare information.

SHIBA is part of the [Consumer Affairs Bureau](#) of the Idaho Department of Insurance (DOI).

SHIBA is funded by the Idaho Department of Insurance and federal grant funds from the [Administration for Community Living \(ACL\)](#).



# The SHIP Program – A National Network

SHIBA is Idaho's program for the State Health Insurance Assistance Programs – AKA SHIP network.

There is a SHIP program in every state and territory. In Idaho we are called **SHIBA**, but there are many names – SHIP, SHINE, HICAP, MMAP.

SHIPs are usually housed within a state agency like the **Department of Insurance, Agencies on Aging**, or the **Governor's** office.



# What SHIBA Does

- Medicare Workshops & Presentations
- One-on-one Medicare counseling
- Assist in solving complex problems and complaints
- Outreach and Advocacy
- Medicare Fraud and Abuse Education



# What SHIBA Does

- Offer services throughout the state –  
in person, by phone and online
- Staff in 3 offices –
  - Boise
  - Pocatello
  - Coeur d'Alene
- Has Volunteers in communities across the state
  - Counseling
  - Outreach
  - Administrative support



# What SHIBA Doesn't Do

- We do ***not*** sell insurance.
- We do ***not*** recommend companies or agents.
- We do ***not*** recommend insurance plans.



# Pop Quiz!

Can you call the SHIBA Helpline to get a recommendation for an Insurance agent in your area?





# Pop Quiz!

Can you call the SHIBA Helpline to get a recommendation for an Insurance agent in your area?

No



# Getting started with Medicare

**Our goal today:  
provide the basic information  
you need to get started or  
help someone with Medicare**



- Choosing health and prescription drug coverage
- Making decisions in time to:
  - ensure coverage
  - avoid penalties



# Decision: To Enroll or Not to Enroll in Medicare

- You don't have to be retired or collecting Social Security to enroll in Medicare.
- People who have good, affordable coverage through their own or their spouse's work often only take Part A or delay enrolling in Medicare altogether.
- If you don't have coverage in lieu of Medicare, you could have strict windows for applying for coverage, delays for coverage starting and monthly premium penalties for going without coverage.



# Getting started with Medicare – Terms to Know

**Eligibility Month** - the first month you can be covered by Medicare – the month you turn 65 or 25<sup>th</sup> month of Social Security disability

**Enrollment Period** – a specific window of time when you can start or change Medicare benefits

- **Initial Enrollment Period** – first eligible for Medicare
- **Annual Enrollment Period** – yearly opportunity to change or add Prescription Drug or Medicare Advantage Plans for the following year
- **Special Enrollment Period** – an opportunity to make changes due to specific life changes
- **General Enrollment** – time to enroll in Medicare after initial enrollment period expires
- **Medicare Advantage Open Enrollment** – change advantage plan

**Creditable Coverage** - drug coverage through employment, retirement or military benefits certified to be as good as or better than Medicare.



# Getting started with Medicare – Timing

## Timing is important

- Medicare requires you start and make changes during specific windows of time called Enrollment Periods
- Failure to take action when required can result in delays in coverage and penalties.

## When to start?

- Applying – 4th month before eligibility month
- Enrolling – Initial Enrollment Period
- Changing – Special & Annual Enrollment Periods
- Learning – Whenever you like!



# Medicare - Social Security

## Who Does What?

- Medicare benefits and services are authorized & managed by the **Centers for Medicare & Medicaid Services (CMS)**
- Enrollments and payments are processed by:
  - **Social Security Administration (SSA)**
  - **Railroad Retirement Board (RRB)**



# Getting Started

## Where to Start



### **Social Security (SSA) or Railroad Retirement Board**



**Eligibility** based on turning 65 or disability

**Premium** based on work history & income

**Enrollment** based on benefit status

Receiving SS/RR benefits – automatically enrolled

Not receiving benefits – must apply





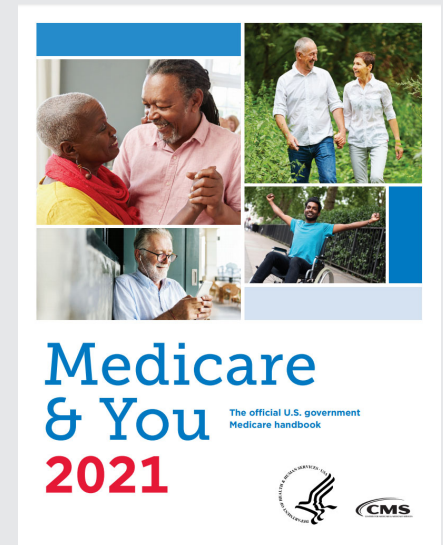
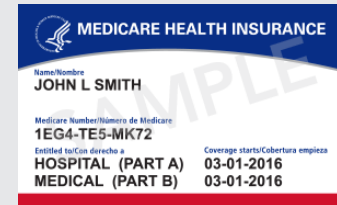
# Getting Started You've Got Mail

## Medicare Information Arrives

- Welcome letter
- Medicare card with instructions
- Medicare & You book

Automatic enrollees: ~4 months before eligibility month

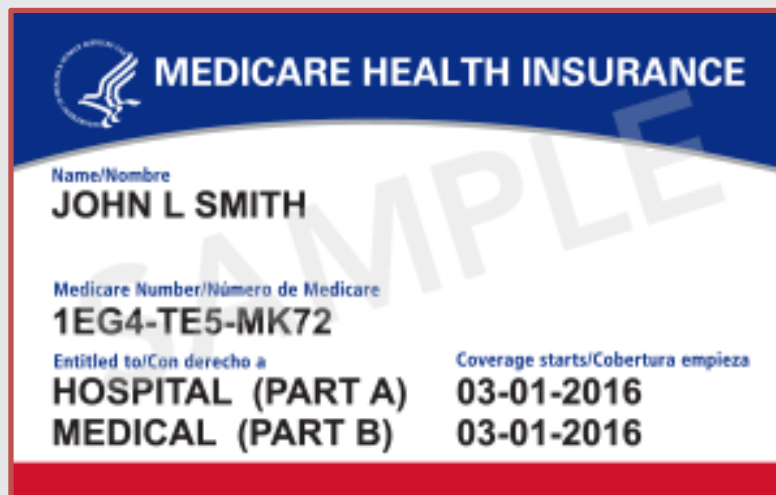
Applicants: ~4 to 6 weeks after applying





# New Medicare Card

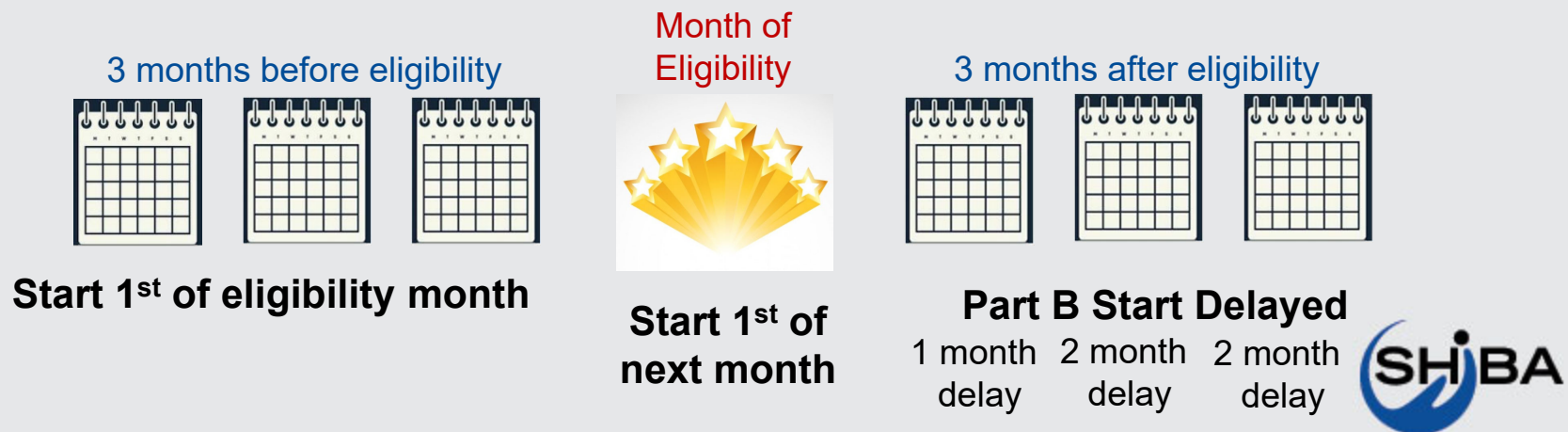
Beginning January 1, 2020 providers can only bill Medicare using your new Medicare Number, also known as the Medicare Beneficiary Identifier (MBI). Claims using the beneficiary's Social Security number will be denied. Contact Social Security or 1-800-MEDICARE to request a new card.



# Getting started with Medicare – Initial Enrollment

## Initial Enrollment Period (IEP)

- Turning 65 or 25<sup>th</sup> month of Social Security disability
- 7 month period when first eligible for Medicare
- Can enroll anytime in the 7 months, but Part B is delayed when you enroll in last 3 months



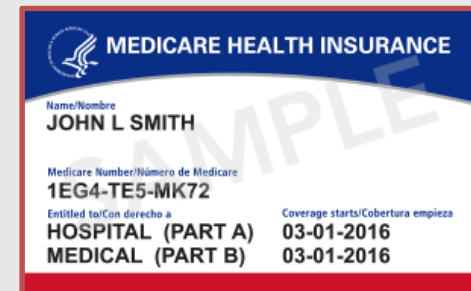
# Other Enrollment Periods Starting Later & Making Changes

- **Annual Enrollment Period – October 15 to December 7**  
AKA: Open Enrollment (OEP) Annual Election Period (AEP)  
Yearly opportunity to change or add Prescription Drug or Medicare Advantage Plans for coverage starting January 1 of the following year.
- **General Enrollment – January 1 to March 31**  
Yearly opportunity to enroll in Medicare after initial enrollment period expires. Coverage starts July 1 of same year.
- **Medicare Advantage Open Enrollment – January 1 to March 31**  
Yearly opportunity to change Medicare Advantage plans. New plan will start 1<sup>st</sup> of month following enrollment.
- **Special Enrollment Period – Determined by qualifying situation**  
an opportunity to make changes due to specific life changes and situation such as retiring, moving, loss of coverage through no fault of own, change in assistance.



# Pop Quiz

When can you enroll in Medicare if you choose not to start Part A &/or Part B during your Initial Enrollment Period (IEP)?

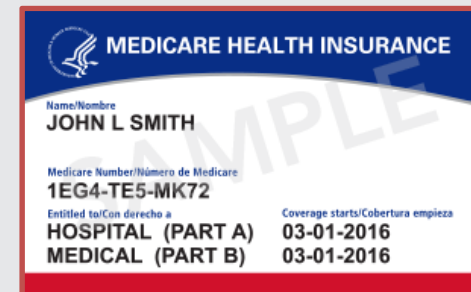


# Pop Quiz

When can you enroll in Medicare if you choose not to start Part A &/or Part B during your Initial Enrollment Period (IEP)?

Special Enrollment Period (SEP) – if you had employer/creditable coverage or qualify due to low income.

General Enrollment Period (GEP) – if you did not enroll during your IEP and did not have employer/creditable coverage or qualify due to low income



# Medicare Basics



# The Four Parts of Medicare



**Part A**  
Hospital  
Insurance



**Part B**  
Medical  
Insurance



**Part D**  
Prescription Drug  
Insurance



**Part C**  
Medicare  
Advantage  
Plans



# Original Medicare

## Part A & Part B



### **Part A – Hospital Insurance**

- Inpatient hospital
- Skilled nursing facility
- Limited home health care
- Hospice care

### **Part B – Medical Insurance**

- Doctor's visits
- Outpatient hospital services
- Clinical lab tests
- Durable medical equipment
- Preventive services





# Medicare Part A Hospital Insurance



## What does Part A cover?

Admitted inpatient services and hospice care

## What does Part A cost?

### ➤ **Premium: \$0 (generally)**

Most people get Part A premium free – If you or your spouse paid Medicare taxes at least 10 years (credit for 40 quarters)

- < 10 years/40 quarters credit may have to pay a Part A premium

### ➤ **Deductibles:** vary depending on type of facility and length of stay

### ➤ **Co-insurance:** 20% of some costs incurred after deductible is paid

### ➤ **Maximum Out-of-Pocket:** None



# What you pay for Inpatient Hospital care in 2021



For each benefit period in 2021	You pay
Days 1 – 60	\$1,484 deductible
Days 61 – 90	\$370 per day
Days 91 – 150	\$742 per day (60 lifetime reserve days)
All days after 150	All Costs



# What you pay for Skilled Nursing Facility care in 2021



For each benefit period in 2021	You pay
Days 1 – 20	\$0
Days 21 - 100	\$185.50 per day
All days after 100	All Costs



# Decision: Should I take Medicare Part A?



## Probably (Yes)

- If you *don't* have coverage from *active* employment (your own or your spouse's)
- If you *do* have coverage through *active* employment (your own or your spouse) AND NO Health Savings Account

## Maybe Not

- If you have coverage through active employment, but not enough credits with Social Security for \$0 premium Part A.
- If you *do* have coverage through *active* employment with a Health Savings Account (HSA), and you want to be able to continue making contributions to help with expenses for other family members who are not on or eligible for Medicare.



# Medicare Part B Medical Insurance Coverage



- Outpatient care and services
- Services from doctors and other health care providers
- Home Health Care
- Durable medical equipment
- Some shots administered by medical providers
- Some immunizations
- Many preventive services – look for blue apples  
See “Medicare & You 2021”, pages 30-51 for a complete list



# Part B Medical Insurance Costs for 2021



## ➤ **Base Premium: \$148.50/month**

Deducted from Social Security if receiving benefits (self-pay if not)

- Rate based on taxable income from 2 years prior (2019 for 2021 premium costs)
- Taxable Income >\$88,000 individual/>\$176,000 couple subject to Income-Related Monthly Adjustment Amount (IRMAA), an amount you may pay in addition to your Part B or Part D premium, scaled by income levels.

## ➤ **Deductible: \$203.00/year**

## ➤ **Co-insurance: 20%** of some costs incurred after deductible is paid

## ➤ **Maximum Out-of-Pocket: None**



# Decision: Should I take Medicare Part B?



## Probably (Yes)

- If you *don't* have coverage from *active* employment (your own or your spouse's)
  - Delaying Part B may mean
    - ✓ Higher premiums
    - ✓ Paying for health care out-of-pocket

## Maybe Not

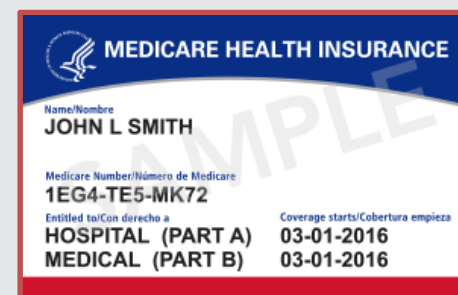
- If you *do* have coverage through *active* employment (your own or your spouse)
  - ✓ You will not incur a penalty if you continuously maintain coverage and apply for Part B within 8 months of coverage ending
  - ✓ Your Medigap guaranteed issue period will begin when you start Part B later.



# Pop Quiz



Can you start Part B whenever you want once you are eligible for Medicare?





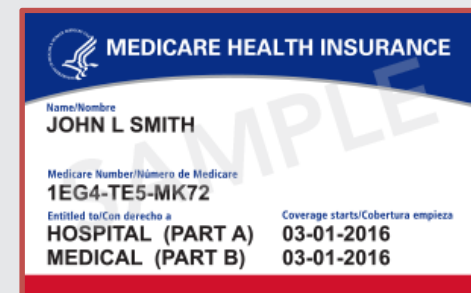
# Pop Quiz



Can you start Part B whenever you want once you are eligible for Medicare?

No –

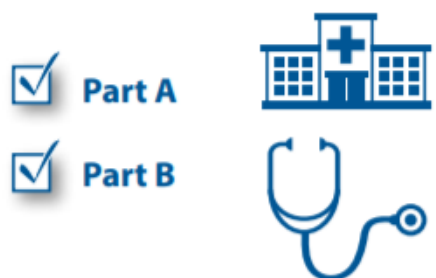
And premium penalty may be added for time you go without acceptable (active employment) coverage



# So You're Going to Start Medicare

## Know Your Options

### Original Medicare



**You can add:**



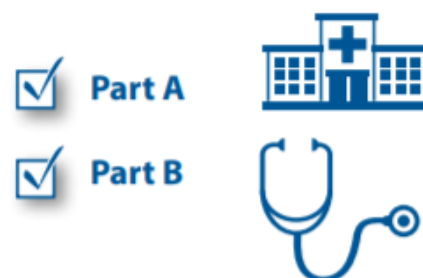
**You can also add:**



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

# OR

### Medicare Advantage (Part C)



**Most plans include:**




**Some plans also include:**




# So You're Going to Start Medicare


## Know Your Options

### Original Medicare


☒ Part A 

☒ Part B 

**You can add:**

☐ Part D 

**You can also add:**

☐ Supplemental coverage 

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

# Medicare Part D

## Costs for 2021



### What does Part D cover?

Prescription drugs purchased through a pharmacy

### What does Part D cost?

- **Monthly Premium:** \$7.30 - \$123.50 per month in 2021 (can be higher is subject to IRMAA)
- **Deductible:** \$445 maximum in 2021
- **Rx Co-pays:** \$0 to listed retail (depends on formulary)



# Medicare Part D Prescription Drug Coverage



- Plans have formularies - Lists of drugs that the plan covers  
Plans must cover drugs in each category
- Plans have network pharmacies – generally must use a network pharmacy to have coverage.
- “Preferred pharmacies” usually have lower copayment costs  
Most plans offer an option to get prescriptions through the mail

***Part D is optional, but you may pay a penalty if you do not enroll when you are first eligible.***



# Medicare Part D Prescription Drug Coverage



Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Atorvastatin 40mg tablet	\$12.85	\$12.00	\$12.00	\$12.00	\$3.70
Brilinta 90mg tablet	\$414.05	\$42.00	\$42.00	\$103.51	\$20.70
Carvedilol 3.125mg tablet	\$5.45	\$4.00	\$4.00	\$4.00	\$3.70
Losartan potassium 25mg tablet	\$12.85	\$12.00	\$12.00	\$12.00	\$3.70
Metformin hydrochloride 500mg tablet	\$5.45	\$4.00	\$4.00	\$4.00	\$3.70



# Enrolling in a Part D Plan



## You can enroll



- During your 7-month Initial Enrollment Period
- During the Annual Enrollment Period
  - October 15<sup>th</sup> through December 7<sup>th</sup>
  - Coverage begins the following January 1<sup>st</sup>
- During Special Enrollment Periods





# Choosing and enrolling in a Part D Plan



## **For help choosing a plan, contact one of the following:**

- [SHIBA 800-247-4422](tel:8002474422)
- [Medicare.gov](https://www.medicare.gov) > Find 2021 Health & Drug Plans
- 1-800-MEDICARE (1-800-633-4227)

## **To Enroll in a plan:**

- Talk to a SHIBA Counselor
- Consult an insurance agent
- Contact the plan directly (by phone or online)
- Enroll online at [www.medicare.gov](https://www.medicare.gov)





# Pop Quiz



I don't take any medications. What happens if I wait until I need drugs to buy a Part D Drug plan?



# Pop Quiz



I don't take any medications. What happens if I wait until I need drugs to buy a Part D Drug plan?

Can only enroll in a plan during Annual Enrollment Period (AEP) if not eligible for a Special Enrollment Period - coverage won't start until January 1 of following year.


You could be charged a premium penalty for each month without coverage from 1<sup>st</sup> month after IEP to start.




# So You're Going to Start Medicare


## Know Your Options

### Original Medicare


☒ Part A 

☒ Part B 

You can add:

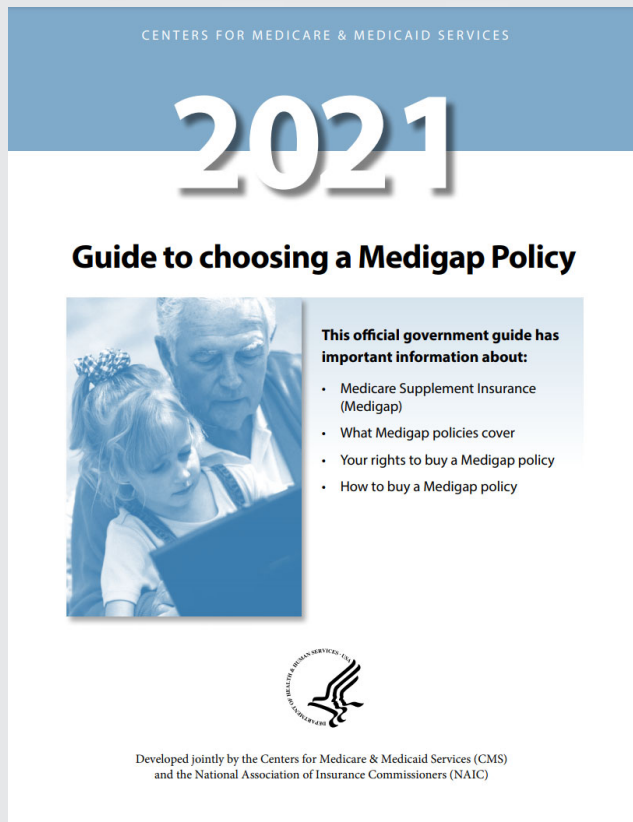
☐ Part D 

You can also add:

☐ **Supplemental coverage** 

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

# What is Medigap Insurance?



- *Optional* Supplemental Medicare Insurance sold by private companies
- Fills the “gaps” in Original Medicare associated with Part A & Part B coverage (deductibles, coinsurance, co-payments)
- Standardized plans A thru N in all but 3 states
  - same coverage
  - premiums can be different

**Prescription drug coverage must be purchased separately**

<https://doi.idaho.gov/shiba/shmedigap>

<https://www.medicare.gov/media/9486>



## Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	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%	✓	✓ copays apply <sup>3</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or 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					\$6,220	\$3,110				

<https://doi.idaho.gov/shiba/shmedigap>

# Medigap Coverage in 2021



<sup>1</sup> Plans F and G also have a high deductible option which require first paying a plan deductible of \$2370 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.

<sup>2</sup> Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.





Plans and premium rates listed in this chart were filed by the company and accepted by the Idaho Department of Insurance (DOI). The DOI cannot certify the accuracy of the information and recommends consumers contact the company for the exact rates and plans offered in their area. Due to frequent changes always check with the company for the latest availability and premiums. The appearance of a company on this list does not constitute an endorsement of a company or its policies by the DOI, SHIBA, or its volunteers. Please check company websites for contact information. There may be variance in rates based on purchase date.

\*Plan offers Innovative Benefit-See Innovative tab. \*\*Company imposes a Pre-Existing Condition Look-Back Period.

Age 65 Non-Smoker	New Rate Effective Date	Withdraw Date	Idaho Medicare Supplement Plans											
			Monthly Standard Premium Rates for Age 65 Non-Smoker											
Company Name			A	B	C	D	F	Fhd	G	GHD	K	L	M	N
Accendo Insurance Company	12/31/2020		127				169		158					117
Aetna Health & Life Ins. Co.	2/1/2021		128	150			188	75	157					128
Americo Financial Life & Annuity Ins. Co.	7/1/2020		151				181		153					121
Blue Cross of Idaho *	1/1/2021		138				268*				113*		214*	215*
Blue Cross of Idaho Care Plus, Inc. *	1/1/2021		151				222*		167		114*			170*
Central States Health & Life Co. of Omaha	3/1/2021		134		164		158		139					107
Cigna Health & Life Ins. Co. **	1/1/2021		152				182	55	154					128
Colonial Penn Life Ins. Co.	1/1/2021		247	252		181	323	59	231	59	92	192	233	165
Everence Association Inc.	4/1/2020		147				186		179					152
Federal Life Insurance Company	8/24/2020		134				160		138					104
First Health Life & Health Ins. Co.	4/1/2020		125	146			172		159					125
Garden State Life Insurance Co	1/1/2021		131				231		148	50			127	122
Globe Life & Accident Ins. Co. **	6/1/2021		123	186	210		212	61	191	61				164
GPM Health & Life Ins. Co.	10/1/2020		139				185		146					123
Great Southern Life Ins. Co.	7/1/2020		134				171	56	141					118
Guarantee Trust Life Ins. Co.	1/1/2021		149				200		163					133
HumanaDental Ins. Co.	10/1/2020		142				179	70	148	68	82			129
Humana Ins. Co.	4/1/2021		156	170	215		220	65	206	62	91	132		146
ManhattanLife Assurance Co. of America	1/18/2021		124				153		127					97
Montana Health Cooperative dba Mountain Health	6/1/2021		132				157		129					107
National Health Ins. Co.	10/1/2020		133				176	56	144					120
Omaha Ins. Co.	9/1/2020		151				186	50	133	46				110
Oxford Life Ins. Co. ** (Plan G only)	7/15/2020		157				202		159					143
Philadelphia American Life Ins. Co.**	9/1/2020		98				156	38	121	38				101
Puritan Life Ins. Co. of America	4/1/2021		189				244		199					154
Regence Blue Shield of Idaho *	3/1/2021		91		295		233*		157		161			149
Reserve National Ins. Co. **	10/15/2020		221		342		281	61	176					191
Sentinel Security Life Ins. Co.	10/1/2020		184	213	264	207	269							
State Farm Mutual Automobile Ins. Co.	3/1/2021		131		235	169	237		169					130
State Mutual Ins. Co.	1/1/2021		142	171	247	207	250	50	140				131	117
Transamerica Life Ins. Co. **	2/1/2020		106	140	166	140	167		140		67	99	122	114
Union Security Insurance Company	2/1/2021		133				159		132					100
United American Ins. Co.	1/1/2021		142	222	274	258	281	48	247	46	130	183		211
United Commercial Travelers of America	12/1/2020		207				321		252					223
United Healthcare Ins. Co. **	1/1/2021		118	175	214		215		171		63	123		154
United Insurance Company of America	5/18/2020		123			127	167		132	50				111
United National Life Ins. Co. of America	3/6/2020		172			207	257		221					172
United States Fire Insurance Company	3/29/2021		128	153			128		129	49	65	81		103
USAA Life Ins. Co.	8/1/2020		156				232		198					158
WMI Mutual Ins. Co.	12/10/2020		188		263		286							

# Medigap Coverage in 2021



doi.idaho.gov/shiba/default?show=New

Boise | idah... ★ Bookmarks Facebook Reader Google Translate DailyOM - A Year to... Learn Swedish | Tra... Sami Film Institute WordPress.com

DOI ▾ SHIBA Home ▾ New to Medicare? ▾ Medicare Tools/Info ▾ Complaints ▾ Aging Tools ▾ VOLUNTE

Free, unbiased Medicare information for Idahoans. As SHIBA follows the Idaho Legislature's plans to serve you as we continue to improve our practices. When necessary we are also available for meeting requests. Email at [idahoshiba@doi.idaho.gov](mailto:idahoshiba@doi.idaho.gov)

**SHIBA**

COVID-19 Resources

New to Medicare? ▾ Medicare

- New to Medicare Home
- Medicare at a Glance
- Your Monthly Premium for Medicare
- Options for those under 65 on Medicare
- Medicare Advantage Plans
- Medicare Prescription Drug Coverage
- Idaho Medigap Rates

SHIBA > New to Medicare > Medigap (Medicare Supplement)

⊕ Medicare Supplement/Medigap Insurance

⊕ What do Medigap plans cover?

Choosing a Medigap Policy

Find and Compare Medigap Standard Rates

⊕ About these charts

- Non-Smoker-Under 65
- Smoker-Under 65
- Non-Smoker-65
- Smoker-65
- Non-Smoker-70
- Smoker-70
- Non-Smoker-75
- Smoker-75
- Non-Smoker-80
- Smoker-80
- Non-Smoker-85

<https://doi.idaho.gov/SHIBA/>



# Decision: Do I want Medigap insurance?



## Considerations:

- **Coverage needs** - Medigaps cover Original Medicare (Part A & B) charges that Medicare allows but does not pay – deductibles, and co-insurance with no out-of-pocket limit.
- **Budget**- Medigap premiums are paid in addition to Part B (\$148.50) and Part D monthly premiums
- **Flexibility for care** - With a Medigap plan, you can go to any health care provider in the U.S. that accepts Medicare
- **Can be Difficult to Change** - companies can require you to meet health requirements to change plans or companies after Medigap Open Enrollment or Special Enrollment Periods



# When is the best time to buy Medigap?



## Within 6 months of starting Part B

- Your Medigap Open Enrollment Period begins when you are enrolled in both Medicare Part A and Part B.
- You are guaranteed the right to buy a Medigap plan for 6 months after your Part B becomes effective.

After your Medigap Open Enrollment Period you can buy a Medigap whenever a company agrees to sell you one, or when a Special Enrollment triggers a guaranteed issue situation.

Insurance companies may charge Medicare beneficiaries under the age of 65 rates that are 50% higher than those who have reached their 65<sup>th</sup> birthday.



# So You're Going to Start Medicare Know Your Options

## Medicare Advantage (Part C)



Part A



Part B



**Most plans include:**



Part D



Extra benefits

**Some plans also include:**



Lower out-of-pocket-costs



# Part C – Medicare Advantage Plans



- Medicare coverage sold by insurance companies
- Monthly premiums + co-pays for services (instead of Part A& B deductibles + 20% co-insurance)
- Availability depends on county of residence
- Most plans include Part D
- May include benefits that Medicare doesn't, like dental and vision coverage, fitness
- HMO plans generally limit coverage to “in-network” providers while PPO plans allow both “in and out of network” providers.



# Medicare Advantage Plan Costs



## What costs can you expect for 2021?

- **Premium: \$0-\$140 per month** (Health + Drug)
- **Health Deductibles: \$0 for 2021**
- **Primary Care Co-pays: \$0 - \$10**
- **Specialist Co-pays: \$0 - \$50**
- **Drug Deductibles: \$0 - \$320**
- **Rx Co-pays: \$0 to listed retail** (depends on formulary)



# How to Choose a Medicare Advantage Plan



- Medications covered on plan formulary?
- Cost of premium/co-pays/co-insurance
- What is the Out of Pocket Limit?
- Extra benefits
- Are my doctors/hospitals in network?
- Do I want to be able to choose providers anywhere in the country



# When & How to Enroll in a Medicare Advantage Plan



- During Your 7-month Initial Enrollment Period
- During the Annual Enrollment Period
  - October 15 – December 7 each year
  - Coverage begins January 1 of following year
- MAPD Open Enrollment January 1 – March 31
  - Coverage begins following month
- Special Enrollment Period
- To Join:
  - Talk to a SHIBA Counselor
  - Consult an insurance agent
  - Contact the plan directly (by phone or online)
  - Enroll online at [www.medicare.gov](http://www.medicare.gov)





# Help for People with Limited Income and Resources



- **Social Security Extra Help**

<https://youtu.be/mvgAxxxxtsk>



- **Idaho Medicare Savings Programs**

<https://youtu.be/8yf3twBrUbE>



- **Idaho Medicaid**

<https://healthandwelfare.idaho.gov/medical/medicaid/tabid/123/default.aspx>





# What is Extra Help?

Help paying for prescription drug costs

Social Security or the state makes determination

Some people automatically qualify

- People with Medicaid AND Medicare
- People with Supplemental Security Income (SSI) only
- People who qualify for the Medicare Saving Program (MSP)

Persons can apply on their own behalf or a caregiver can apply for them

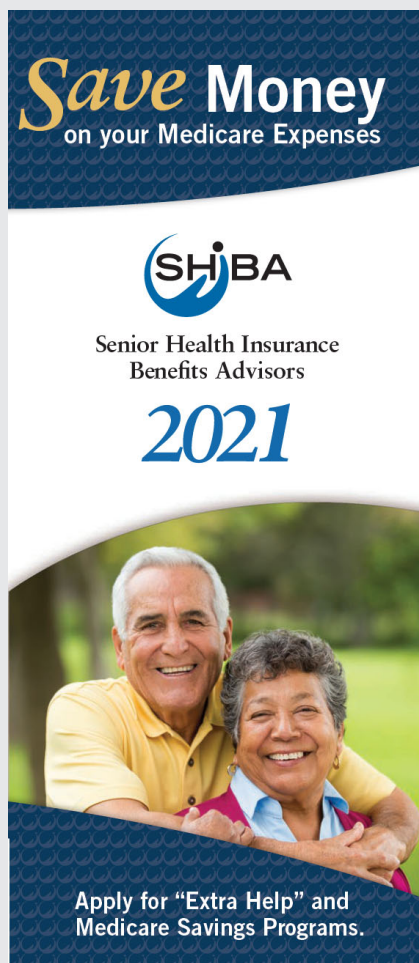


# What are Medicare Savings Programs?

- Help from the state to pay Medicare costs
  - Pays Medicare premiums
  - May pay Medicare deductibles and coinsurance
- Income/Assets limits change each year
- Managed by Medicaid, but (unlike Medicaid), no estate recovery
- Apply through Idaho Health & Welfare



# SHIBA Save Money Brochure



## Save Money on your Medicare Expenses

SHIBA tri-fold outlines the income/asset limits and other information about Extra Help & Medicare Savings Programs.

<https://doi.idaho.gov/shiba/SaveMoney>  
2021 Save Money brochure

### The Programs

"Extra Help" is a federal program that helps with Medicare Part D (prescription drug) costs. This Limited Income Asset Subsidy:

- ☑ Reduces your plan's monthly premium, often to \$0
- ☑ Cuts the yearly deductible, often to \$0
- ☑ Greatly reduces pharmacy copays, even on expensive medications
- ☑ Allows you to change your plan once per quarter during the first nine (9) months of the year

### Medicare Savings Programs

are state implemented programs that:

- ☑ Help pay some Medicare Part A and Part B costs AND
- ☑ Automatically qualify you for "Extra Help" paying for Medicare prescription drug coverage
- ☑ Offer varying amounts of assistance that you can qualify for depending on your income and assets



### Am I Eligible? 2021 Income and Asset Limits<sup>†</sup>

Updated 02/2021

<sup>†</sup>These limits are guidelines. The only way to know if you qualify, for sure, is to apply.

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$ 1,469	\$ 9,470	Low or \$0 premium; \$0 deductible; \$3.70 - \$9.20 copay; Most "donut hole" costs eliminated.
	Married Couple	\$ 1,980	\$14,960	
Extra Help Partial Subsidy	Individual	\$ 1,630	\$14,790	25-75% premium reduction; \$92 annual deductible; 15% copay; Most "donut hole" costs eliminated.
	Married Couple	\$ 2,198	\$29,520	

\* Assets include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and an account up to \$1,500 for burial costs won't be counted. There may be other exceptions. Complete an application to find out if you qualify.

\*\* Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps You With
Qualified Medicare Beneficiary (QMB)	Individual	\$ 1,094	\$ 7,970	Part A and Part B premiums, deductibles and copays.
	Married Couple	\$ 1,472	\$11,960	Extra Help Full Subsidy
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$ 1,308	\$ 7,970	Part B premium
	Married Couple	\$ 1,762	\$11,960	Extra Help Full Subsidy
Qualifying Individual (QI)	Individual	\$ 1,469	\$ 7,970	Part B premium
	Married Couple	\$ 1,980	\$11,960	Extra Help Full Subsidy

\* Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.

\* Other programs are available for Home Based Community Services and Nursing Home Assistance. Speak to your local Idaho Department of Health & Welfare Office about eligibility requirements.

\* There is no estate recovery for Medicare Savings Programs.

Call: 1-800-247-4422

SHIBA.idaho.gov



# What is Medicaid?

- A Federal – state health insurance program
  - For people with limited income and resources
  - For people with certain disabilities
  - Covers most health care costs for people with Medicare and Medicaid (dually eligible)
- Eligibility is determined by the state
- Apply at the Idaho Health & Welfare



# Key Points to Remember

- ✓ Medicare is health insurance
- ✓ Medicare doesn't cover all health care costs
- ✓ There are different ways to get coverage
- ✓ There are programs for people with limited incomes and resources

It's important to...

- Make the right decisions
- At the right time and
- Get help if you need it.



# Resources

Resources		
Idaho SHIBA	800-247-4422	<a href="http://shiba.idaho.gov">http://shiba.idaho.gov</a>
Medicare	800-MEDICARE	<a href="http://Medicare.gov">Medicare.gov</a>
Social Security	800-772-1213	<a href="http://ssa.gov">ssa.gov</a>
Medicaid	877-456-1233	<a href="http://healthandwelfare.idaho.gov">healthandwelfare.idaho.gov</a>





# SHIBA Website

<http://shiba.idaho.gov>



The screenshot shows the SHIBA website homepage. At the top, it says "IDAHO Department of Insurance" with a search bar and navigation links: Home, Idaho.gov, Contact Us. Below this is a secondary navigation bar with links: DOI, SHIBA Home, New to Medicare?, Medicare Tools/Info, Complaints, Aging Tools, and VOLUNTEERS. The main content area features a large SHIBA logo and the Medicare Helpline number 1(800)247-4422. To the right of the logo, there are three featured items: a Medicare Events/Workshops Calendar, a video titled "The Idaho Shopper's Guide to Medicare 2020", and a video titled "Prevent the 5 THINGS HANDWA". On the left side, there is a "COVID-19 Resources" section with links to COVID-19 and Higher Risk Groups, Idaho Coronavirus Website, Centers for Disease Control (CDC), General information for Medicare Beneficiaries, and General information for Medicare Beneficiaries (Spanish). Below this is a "SHIBA Home" section with links to About SHIBA, Contact Us, Frequently Asked Questions, Workshop/Events Calendar, and Request a Speaker. At the bottom, there is a footer with the text "Have more questions? Contact us at 1-800-247-4422" and a small logo for the Idaho Health Insurance Assistance Program (SHIP) with a Facebook link.

IDAHO Department of Insurance

Home Idaho.gov Contact Us

DOI SHIBA Home New to Medicare? Medicare Tools/Info Complaints Aging Tools VOLUNTEERS

Free, unbiased Medicare information for Idaho

As SHIBA follows the Idaho Rebounds plan to safely and responsibly reopen, our staff remains available to serve you as we continue safe practices. We encourage email, phone calls and remote communication, if necessary we are also available for meetings by appointment. You can reach us at 1-800-247-4422 or email at [idahoshiba@doi.idaho.gov](mailto:idahoshiba@doi.idaho.gov)

**SHIBA**

Medicare Helpline:  
1(800)247-4422

**COVID-19 Resources**

- COVID-19 and Higher Risk Groups
- Idaho Coronavirus Website
- Centers for Disease Control (CDC)
- General information for Medicare Beneficiaries
- General information for Medicare Beneficiaries (Spanish)

**SHIBA Home**

- About SHIBA
- Contact Us
- Frequently Asked Questions
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- Request a Speaker

Have more questions? Contact us at 1-800-247-4422

SHIP Idaho Health Insurance Assistance Program

Find us on Facebook



# SHIBA Facebook page

## IdahoSHIBA

Have Questions about Medicare?

SHIBA has answers!

*Stay Well!*

**Use your Medicare Preventive Benefits!**

 Look for the blue apples in your Medicare & You book



SHIBA Medicare Helpline (800) 247-4422





**Idaho SHIBA**

@IdahoSHIBA · Government Organization

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[Liked](#) [Message](#) [Search](#) [More](#)

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 Photo/Video  Check in  Tag Friends





# Helpful Resources

## **MyMedicare.gov**

- Register at MyMedicare.gov on Medicare.gov
- Complete Initial Enrollment Questionnaire
- Read your Medicare Summary Notices
- Manage your personal health records
- Manage your personal drug list and pharmacy information

## **Senior Medicare Patrol SMP**

SMP helps Medicare & Medicaid beneficiaries avoid, detect and prevent health care fraud, errors and abuse.  
Report suspected fraud/abuse to 1-800-247-4422



# Learn about & manage Medicare benefits

## Medicare.gov

Looking for a provider?  
We can help

Find & compare providers

Log in/Create Account

See how Medicare is responding to Coronavirus

Learn More



**Find plans**

Find health & drug plans



**Get started**

Learn about Medicare



**Want a new plan now?**

See if you can join



**Talk to someone**

Get answers & local help



# Find Health and Drug Plans Medicare Plan Finder

Medicare.gov Log in Español

## Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

[Log in or Create Account](#)

[Continue without logging in](#)

FEEDBACK

**New to Medicare?**

Learn about your options & enroll in a plan.

[Learn more about options](#)

**Qualify for a Special Enrollment Period?**


Log in or create account to change your 2020 coverage.

[Log in or Create Account](#)




# Social Security homepage


## ssa.gov


 Social Security


SEARCH MENU LANGUAGES SIGN IN/UP

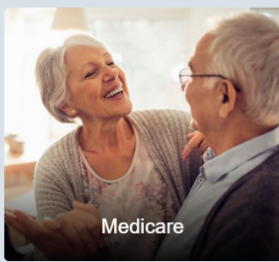
What should I do if I get a call claiming there's a problem with my Social Security number or account?


  
Online Service


  
Retirement


  
Disability


  
SSI

  
Medicare

  
**my Social Security**  
Check out your *Social Security Statement*, change your address & manage your benefits online today.

  
**Social Security Number**  
Your Social Security number remains your first and continuous link with Social Security.

  
**Retirement Estimator**  
Calculate your benefits based on your actual Social Security earnings record.

  
**FAQs**  
Get answers to frequently asked questions about Social Security.





# ssa.gov Online Services



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

Online Services [\(Subscribe\)](#)

Hours of Service: Monday - Friday 5 AM - 1 AM ET | Saturday 5 AM - 11 PM ET | Sunday 8 AM - 11:30 PM ET

## Online Services

We are constantly expanding our online services to give you freedom and control when conducting business with Social Security. Today, you can apply for retirement, disability, and Medicare benefits online, check the status of an application or appeal, request a replacement Social Security card (in most areas), print a benefit verification letter, and more – from anywhere and from any of your devices!

### Popular Online Services:



#### Review Your Information

[View Your Latest Statement](#)  
[Review Your Earnings History](#)  
[Estimate Retirement Benefits](#)  
[Check Application Status](#)



#### Apply for Benefits

[Apply for Retirement Benefits](#)  
[Apply for Disability Benefits](#)  
[Apply for Medicare Benefits](#)  
[Appeal a Decision](#)



#### Manage Your Account

[Change Your Address](#)  
[Set Up or Change Direct Deposit](#)  
[Print Proof of Benefits](#)  
[Print Your 1099](#)



#### Find Help and Answer

[Review Our FAQs](#)  
[Request a Replacement Social Security Card](#)  
[Request a Replacement Medicare Card](#)

my Social Security

You can access many of our online services with a free my Social Security Account.

Quick. Secure. Easy.

[Sign In/Up](#)

[Learn More](#)



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

### Medicare Benefits

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[Should I Sign Up For Medical Insurance \(Part B\)?](#)

[Special Enrollment Period \(SEP\)](#)

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[Medicare Cards](#)

[Already Enrolled in Medicare](#)

[What Happens After I Apply?](#)

[Other Medicare Enrollment Options](#)

[Related Information](#)

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare too, including those with disabilities and those who have permanent kidney failure.

The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company.

#### The Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

Most people age 65 or older are eligible for free Medical hospital insurance (Part A) if they have worked and paid Medicare taxes long enough. You can enroll in Medicare medical insurance (Part B) by paying a monthly premium. Some beneficiaries with higher incomes will pay a higher monthly Part B premium. To learn more, read [Medicare Basics](#).



**1-800-247-4422**

