Medicare
jumpstart toolkit

Dear Medicare Beneficiary,

Medicare Open Enrollment is the time for you to make sure you are ready for next year — no surprises.

- Know what insurance you currently have.
  - Gather all your insurance cards to make sure you know what you've got.
- Discover what's changing for next year.
  - This jumpstart toolkit includes an envelope so you can keep important notices you receive. If you did not get a notice of changes, call your insurance company and ask for it.
- Find out your options and rights.
  - You can use the Medicare website at www.medicare.gov to create a personal account and use the Plan Finder tool. Your options depend upon the insurance you have now.
- Know how to take action.
  - Our SHIBA Medicare webpages have great, short videos and information to guide you.
- Check to be sure you're not paying too much!
  - Medicare Part B is going to cost even more next year. See if you qualify to get help paying for Medicare so you can get that money back in your Social Security check - it's easy to apply for support.

We hope you find the jumpstart toolkit helpful as you navigate Medicare Open Enrollment.

SHIBA
Senior Health Insurance Benefits Advisors

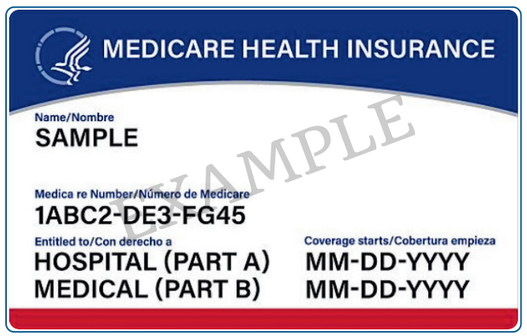
IDAHO DEPARTMENT OF INSURANCE

2

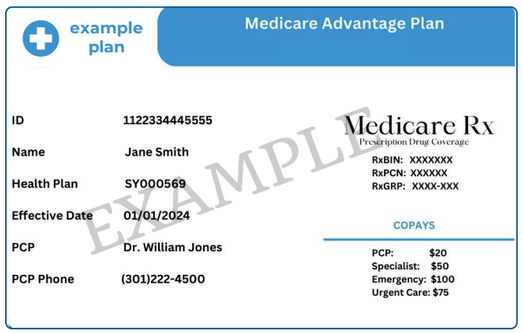
Match your health & Medicare cards



Medicare



Medicare Advantage



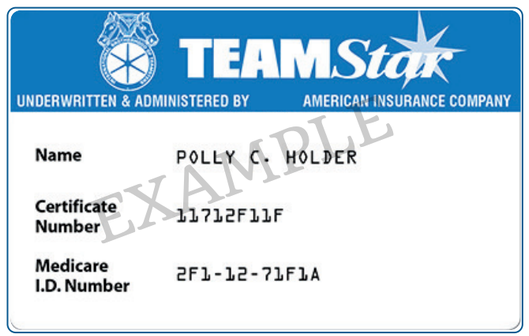
(Medigap) Medicare Supplement



Medicare Part D



Employer Plan



Idaho Medicaid



Dental/Vision

If you have these, place them here

Place your cards here on the mat

**note: these are example cards!*

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

3

Chart out

What's Changing

in your plan?

Name of your plan: _____

wait!* ***Is your plan ending on December 31st?*

If you selected Yes, go to handout 6!

	Is it changing?	How is it changing?
Providers	☐ ***Y/N***	
Drug coverage	☐ ***Y/N***	
Copay	☐ ***Y/N***	
Deductible	☐ ***Y/N***	
Premiums	☐ ***Y/N***	
Other: (i.e: you lost coverage) _____	☐ ***Y/N***	

Do you want a new plan?

☐ ***Yes***

☐ ***No***

Notes:

Are there any big concerns you'd like to be SURE to remember?

SHIBA

Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

4

understanding

Your Options

depends on your current coverage



Let's figure out where you're at.

4.1

Medicare Part D + Medigap

Original Medicare (OM) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*

*You also have a Medicare Part D (Rx) drug plan and a Medigap plan!

This is my current plan ☐

4.2

Medicare Advantage/ Prescription Drug Plan

Medicare Advantage Prescription Drug Plan (MAPD) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*
- Part D - *prescription drug coverage*

*Some MAPD plans may include dental, vision, and hearing benefits.

This is my current plan ☐

4.3

Medicaid

Medicare pays first. Your Medicaid pays second.

*You might have a special Medicare Advantage plan for dual-eligible people.

This is my current plan ☐

4.4

Employer Group Plan

Medicare pays first. Your Retiree Plan pays second.

*Get plan details from your former employer.

This is my current plan ☐

Next Step:

Find the corresponding color-coded handout to learn more about your options!

SHIBA Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE



Medicare Part D + Medigap

During Medicare Open Enrollment Period (*Oct. 15 - Dec 7*)

You have two options:

a

- Change your Medicare Part D Prescription Drug Plan.

b

- Leave Original Medicare and enroll in a Medicare Advantage plan in your county.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov.

What's next?

doi.idaho.gov/shiba/medicare-tools-information

We have information and videos here to help!

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE



Medicare Advantage/ Prescription Drug Plan

During Medicare Open Enrollment Period (Oct. 15 - Dec 7)

You have two options:

a

- Leave Medicare Advantage and enroll in Original Medicare.
  - Choose a Medicare Part D plan.
  - Enroll in a Medigap plan.*

b

- Switch to a different Medicare Advantage Plan in your county.

*If you do not qualify for Guaranteed Issue, a plan may require that you are health underwritten.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov to compare plans!

What's next?

doi.idaho.gov/shiba/medicare-tools-information

We have information and videos here to help!

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

4.3

Medicaid

During Medicare Open Enrollment Period (*Oct. 15 - Dec 7*)

You have two options:

a

If you have Original Medicare

- Change your Medicare Part D Prescription Drug Plan.

b

If you have a Medicare Advantage/Prescription Drug Plan

- Switch to another Medicare Advantage/ Prescription Drug Plan.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov.

What's next?

doi.idaho.gov/shiba/medicare-tools-information

We have information and videos here to help!

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

4.4

Employer Group Plan

Know your plan's open enrollment window.

a

Your group may offer more than one option.

- Check out the options.

b

You could leave your group plan.

Things to keep in mind

- It might be best to stay with your retiree group.
- Get help from your employer, union or health plan to compare.

What's next?

doi.idaho.gov/shiba/medicare-tools-information

We have information and videos here to help!

If you drop your retiree group plan, you most likely cannot go back later. Check with your plan first!



SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

5

Create a Medicare online account

Create *an account!*

It saves your information for later!



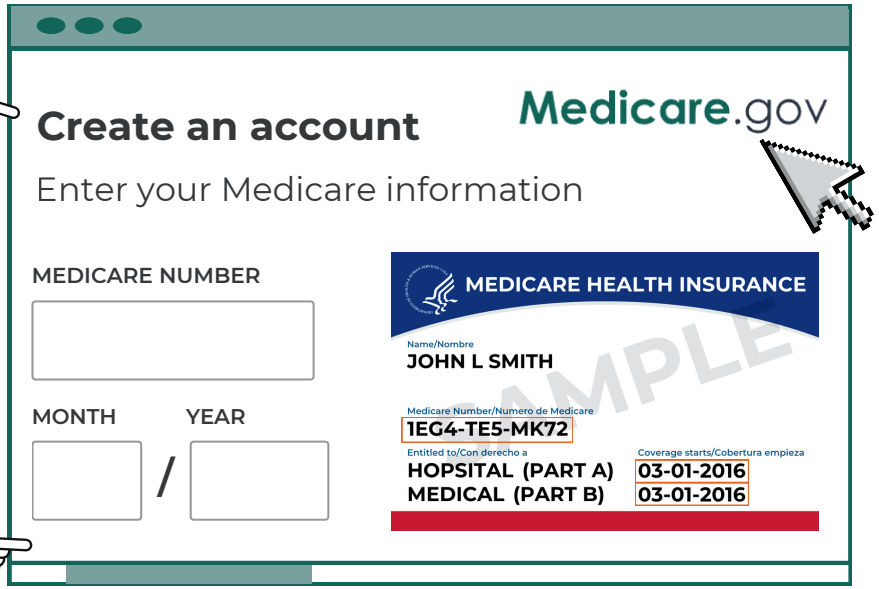
Make updates each year or as needed

Store your drug list

Quickly compare drug plans

Get personalized results

you'll see this



you'll need **this**

Pro Tip

You can store your Medicare online account information here.

Keep this page safe!

Username:

Password:

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

6

Benefits of using

Plan Finder

Helps you compare different Medicare plans!



Compare your health plan options:

Medicare Advantage plans & Medicare Part D prescription drug plans.

Get personalized cost estimates

Enter your medications and preferred pharmacies.

See plan benefits & details

How much you pay for things like vision, dental and hearing.

Provider networks, rules about prior authorizations, referrals and more.

Learn more

Read the Evidence of Coverage document.

Notes:

Are there any big concerns you'd like to be SURE to remember?

Medicare.gov

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

7

Get ready to **Take action**

What's next?

doi.idaho.gov/shiba/medicare-tools-information

We have videos here to help!

Have this stuff ready:

- ***All*** your cards—Insurance & Medicare cards.
- Your online Medicare account login information.
- A list of your Rx drugs + your dosage info.
- ***ANY*** Medicare mail you have received.
- A list of your health care providers.
- Your pharmacy name & location.

SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE

Medicare Savings Program & *Extra Help*

It can be tough to pay bills every month.

However, many people are saving money because they took advantage of a state program that helps seniors and people with disabilities.

- Under the Medicare Savings Program, the Medicare Part B premium stays in your Social Security check each month. There are also programs that pay the Medicare deductibles, coinsurance and copays.

- *Extra Help* is for Medicare Part D – the prescription drug benefit. You pay less for prescriptions you take. This works if you have a Medicare Advantage plan or Original Medicare.

Get started now

- To apply for Extra Help online, visit **www.ssa.gov**.

- To apply for the Medicare Savings Program, call the Idaho Health and Welfare office at **1-877-456-1233**. You can also request to have the application mailed to you.

- There is no 'estate recovery' like some Medicaid programs.
- You can apply any time during the year – not just during the Open Enrollment.



SHIBA
Senior Health Insurance Benefits Advisors

IDAHO DEPARTMENT OF INSURANCE