




## Getting Started with Medicare

**CMS**  
CENTERS FOR MEDICARE & MEDICAID SERVICES

**CMS  
NTP**  
NATIONAL TRAINING PROGRAM

1



## Delaware Medicare Assistance Bureau

- Delaware's State Health Insurance Assistance Program, "SHIP"
- Public Service of Insurance Commissioner Trinidad Navarro
- Funded by the Administration for Community Living
- Provide information and assistance regarding Medicare
- Trained Volunteers
- Offers Speakers, participate in health fairs/community events

2024

Getting Started With Medicare

2

2



# Lesson 1

## What's Medicare?



3

## Medicare

**Health insurance for people:**

- 65 and older
- Under 65 with certain disabilities, like ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease) without a waiting period
- Any age with End-Stage Renal Disease (ESRD)

★ **NOTE:** To get Medicare you must be a U.S. citizen or lawfully present in the U.S. Must reside in the U.S. for 5 continuous years.




2024

Getting Started With Medicare

4


4

## What Agencies Are Responsible for Medicare?




**Social Security**  
Enrolls most people in Medicare

---




**Railroad Retirement Board (RRB)**  
Enrolls both railroad retirees and active employees in Medicare



**Office of Personnel Management (OPM)**  
Handles federal retirees' premiums

---




**Centers for Medicare & Medicaid Services (CMS)**  
Forms Medicare policy and administers Medicare coverage, benefits, and payments


2024
Getting Started With Medicare
5

5


## What Are the Parts of Medicare?




**Part A**  
(Hospital Insurance)



**Part B**  
(Medical Insurance)



**Part C**  
(Medicare Advantage)



**Part D**  
(Drug coverage)

2024
Getting Started With Medicare
6

6

# Automatic Enrollment: Medicare Part A & Part B

## Enrollment is automatic for people who get:

- Social Security Benefits
- RRB Benefits

**Look for your “Get Ready for Medicare Package”**

- Mailed 3 months before:
  - You turn 65
  - 25<sup>th</sup> month of disability benefits
- Includes your Medicare card




Welcome  
to Medicare

Important decisions about your Medicare coverage

7

# Some People Must Take Action to Enroll in Medicare



To apply for Medicare 3 months before you turn 65, contact Social Security at [ssa.gov](https://ssa.gov) or 1-800-772-1213; TTY: 1-800-325-0778



If you retired from a railroad, contact your local Railroad Retirement Board at 1-877-772-5772; TTY: 1-312-751-4701

★ **NOTE:** The age for full Social Security retirement benefits is increasing. Medicare eligibility age is still 65.



8

## Your Medicare Card

- Shows the type of Medicare coverage (Part A and/or Part B) you have and the date your coverage started
- To accept Part B, keep your card (and carry it when you're away from home)
- To refuse Part B, follow the instructions in the "Get Ready for Medicare" package

**Need a replacement card?**

- Visit [Medicare.gov/account](https://www.Medicare.gov/account) to log into your secure Medicare account and print an official copy
- Call 1-800-MEDICARE (1-800-633-4227); TTY 1-877-486-2048

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

2024
Getting Started With Medicare
9

9

## Initial Enrollment Period (IEP) 2024

### 7-Month Period

MONTH  
**1**

MONTH  
**2**

MONTH  
**3**

Birthday  
MONTH
 

65

MONTH  
**1**

MONTH  
**2**

MONTH  
**3**

If you apply **before** you turn 65, your coverage starts the month you turn 65.

If you apply **during** the month you turn 65, your coverage starts the next month.

Your coverage will begin the month after you apply.

If you enroll after your IEP, you may pay a late enrollment penalty

★ **NOTE:** Your 6-month Medigap OEP starts when you're both 65 and have Part B.


2024
Getting Started With Medicare
10

10

## Special Enrollment Period (SEP) 2024

Starts after Medicare IEP and having GHP coverage based on current employment


### Continues for 8 Months after GHP Coverage Based on Current Employment Ends



**You can sign up for Part A (if you have to pay for it) and/or Part B:**

- ✔ Anytime you're still covered by the GHP
- ✔ During the 8-month period that begins the month after the employment ends or the coverage ends (enroll in the 7<sup>th</sup> month)

Usually no late enrollment penalties




★ **NOTE:** You have 6 months from the Part B effective date to buy a Medigap policy (must have Part A and Part B).

2024
Getting Started With Medicare
11

11

## General Enrollment Period (GEP) 2024


### 3-Month GEP each year



**You can sign up for:**


- Part A (if you have to buy it)
- Part B

### If you enroll in Medicare during the GEP



**You can enroll in:**

- Medicare Advantage Plan (if you have Part A and Part B)
- Part D (if you have Part A and/or Part B)










May have late enrollment penalties

2024
Getting Started With Medicare
12

12



## Your Medicare Options

Original Medicare	Medicare Advantage (also known as Part C)
<input checked="" type="checkbox"/> Part A 	<input checked="" type="checkbox"/> Part A 
<input checked="" type="checkbox"/> Part B 	<input checked="" type="checkbox"/> Part B 
<p><b>You can add:</b></p> <input type="checkbox"/> Part D 	<p><b>Most plans include:</b></p> <input checked="" type="checkbox"/> Part D 
<p><b>You can also add:</b></p> <input type="checkbox"/> <b>Supplemental coverage</b>  <p>This includes Medicare Supplement Insurance (<a href="#">Medigap</a>). Or, you can use coverage from a former employer or union, or <a href="#">Medicaid</a>.</p>	<p><input checked="" type="checkbox"/> <b>Some extra benefits</b></p> <p><b>Some plans also include:</b></p> <input type="checkbox"/> <b>Lower out-of-pocket costs</b>

2024
Getting Started With Medicare
13

13



## Lesson 2

### Original Medicare Part A (Hospital Insurance) & Part B (Medical Insurance)



14

## Part A (Hospital Insurance) Covers

- **Inpatient care in a hospital, including:**

- ✓ Semi-private room
- ✓ Meals
- ✓ General nursing
- ✓ Drugs (including methadone to treat an opioid use disorder)
- ✓ Other hospital services and supplies



Part A  
Hospital Insurance

- **Inpatient care in a skilled nursing facility (SNF) after a related 3-day inpatient hospital stay**

2024

Getting Started With Medicare

15

15

## Part A (Hospital Insurance) Covers (continued)

**Part A helps cover:**

- ✓ Blood (inpatient)
- ✓ Hospice care
- ✓ Home health care
- ✓ Inpatient care in a religious nonmedical health care institution (RNHCI)



Part A  
Hospital Insurance

2024

Getting Started With Medicare

16

16



## Paying for Part A 2024

### Most people don't pay a premium for Part A, but:

- If you or your spouse paid FICA taxes for at least 10 years, you get Part A without paying a **premium**
- You may have a **penalty** if you don't enroll when first eligible for Part A (if you have to buy it)
  - Your monthly premium may go up 10%
  - You'll have to pay the higher premium for twice the number of years you could've had Part A, but didn't sign up



## What You Pay in Original Medicare in 2024: Part A

<b>Hospital Inpatient Stay</b>	<ul style="list-style-type: none"> <li>▪ \$1,632 deductible for each benefit period.</li> <li>▪ Days 1–60: \$0 coinsurance for each benefit period.</li> <li>▪ Days 61–90: \$408 coinsurance per day of each benefit period.</li> <li>▪ Days 91 and beyond: \$816 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).</li> <li>▪ Beyond lifetime reserve days: all costs.</li> </ul> <p><b>NOTE:</b> You pay for private-duty nursing, a television, or a phone in your room. You pay for a private room unless it's medically necessary.</p>
<b>Mental Health Inpatient Stay</b>	<ul style="list-style-type: none"> <li>▪ \$1,632 deductible for each benefit period.</li> <li>▪ Days 1–60: \$0 coinsurance per day of each benefit period.</li> <li>▪ Days 61–90: \$408 coinsurance per day of each benefit period.</li> <li>▪ Days 91 and beyond: \$816 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).</li> <li>▪ Beyond lifetime reserve days: all costs.</li> <li>▪ 20% of the Medicare-approved amount for mental health services you get from doctors and other providers while you're a hospital inpatient.</li> </ul> <p><b>NOTE:</b> There's no limit to the number of benefit periods you can have when you get mental health care in a general hospital. You can also have multiple benefit periods when you get care in a psychiatric hospital. Remember, there's a lifetime limit of 190 days.</p>

## What You Pay in Original Medicare in 2024: Part A (continued)

<b>Skilled Nursing Facility (SNF) Stay</b>	<ul style="list-style-type: none"> <li>▪ Days 1–20: \$0 for each benefit period.</li> <li>▪ Days 21–100: \$204.00 coinsurance per day for each benefit period.</li> <li>▪ Days 101 and beyond: all costs.</li> </ul>
<b>Home Health Care</b>	<ul style="list-style-type: none"> <li>▪ \$0 for home health care services.</li> <li>▪ 20% of the Medicare-approved amount for durable medical equipment (DME).</li> </ul>
<b>Hospice Care</b>	<ul style="list-style-type: none"> <li>▪ \$0 for hospice care.</li> <li>▪ You may need to pay a copayment of no more than \$5 for each drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare drug coverage (Part D).</li> <li>▪ You may need to pay 5% of the Medicare-approved amount for inpatient respite care.</li> <li>▪ Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).</li> </ul>
<b>Blood</b>	<ul style="list-style-type: none"> <li>▪ If hospital gets it from a blood bank at no charge, you have no charge.</li> <li>▪ If the hospital has to buy blood for you, you must either pay the hospital costs for the first 3 units of blood you get in a calendar year or have the blood donated by you or someone else.</li> </ul>

2024

Getting Started With Medicare

19

19

## Benefit Periods in Original Medicare

### ▪ **Each benefit period:**

- Begins the day you first get inpatient care in hospital or SNF
- Ends after being home for 60 days in a row (not in a hospital or skilled care in a SNF)

- You pay Part A deductible for each benefit period
- No limit to number of benefit periods you can have



Benefit periods can span across calendar years

2024

Getting Started With Medicare

20

20

## Decision: Do I Need to Sign Up for Part A?

### Consider:



It's free for most people



You can pay for it if your work history isn't sufficient (there may be a penalty if you delay)



Talk to your benefits administrator if you (or your spouse) are actively working and covered by an employer plan

★ **NOTE:** To avoid Internal Revenue Service (IRS) tax penalties, stop contributions to your Health Savings Account (HSA) before Medicare starts.

## Medicare Part B (Medical Insurance) Covers



- Doctors' services
- Outpatient medical and surgical services and supplies
- Clinical lab tests
- Durable medical equipment (DME) (like walkers and wheelchairs)
- Diabetic testing equipment and supplies
- Preventive services (like flu shots and a yearly wellness visit)
- Home health care
- Medically necessary outpatient physical and occupational therapy, and speech-language pathology services
- Outpatient mental health care services

## Part B: Preventive Services

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings and counseling
- Bone mass measurements
- Cardiovascular behavioral therapy
- Cardiovascular disease screenings
- Cervical and vaginal cancer screenings
- Colorectal cancer screenings
- Counseling to prevent tobacco use and tobacco-caused disease
- Depression screening
- Diabetes screenings
- Diabetes self-management training
- Flu shots
- Glaucoma tests
- Hepatitis B shots
- Hepatitis B Virus infection screening
- Hepatitis C screening tests
- HIV (Human Immunodeficiency Virus) screenings
- Lung cancer screenings
- Mammograms
- Medicare Diabetes Prevention Program
- Nutrition therapy services
- Obesity behavioral therapy
- Pneumococcal shots
- Prostate cancer screenings
- Sexually transmitted infection (STI) screenings & counseling
- “Welcome to Medicare” preventive visit
- Yearly “Wellness” visit

2024

Getting Started With Medicare

23

23

## What's Not Covered by Part A & Part B?

**Some of the items and services that Part A and Part B don't cover include:**



- Most dental care
- Vision (for prescription glasses)
- Dentures
- Cosmetic surgery
- Massage therapy
- Routine physical exams
- Hearing aids and exams for fitting them
- Long-term care
- Concierge care
- Covered items or services you get from an opt out doctor or other provider

They may be covered if you have other coverage, like Medicaid or a Medicare Advantage Plan that covers these services.

2024

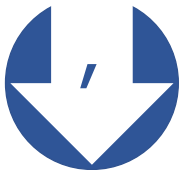
Getting Started With Medicare

24


24

## What You Pay in 2024: Part B Monthly Premiums

**Standard premium is \$174.70**



Some people who get Social Security benefits pay less due to the statutory hold harmless provision



Your premium may be higher if you didn't choose Part B when you first became eligible or if your income exceeds a certain threshold

2024
Getting Started With Medicare
25

25

## Monthly Part B Standard Premium—Income-Related Monthly Adjustment Amount (IRMAA) for 2024

**If your yearly income in 2022 (for what you pay in 2024) was:**

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	You pay each month (in 2024)
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$174.70
Above \$103,000 up to \$129,000	Above \$206,000 up to \$258,000	Not applicable	\$244.60
Above \$129,000 up to \$161,000	Above \$258,000 up to \$322,000	Not applicable	\$349.40
Above \$161,000 up to \$193,000	Above \$322,000 up to \$386,000	Not applicable	\$454.20
Above \$193,000 and less than \$500,000	Above \$386,000 and less than \$750,000	Above \$103,000 and less than \$397,000	\$559.00
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$594.00

2024
Getting Started With Medicare
26

26

## Paying the Part B Premium

- Deducted monthly from
  - Social Security benefit payments
  - Railroad retirement benefit payments
  - Federal retirement benefit payments
- If not deducted
  - Billed every 3 months
  - Medicare Easy Pay to deduct from bank account
- Contact Social Security, the Railroad Retirement Board, or the Office of Personnel Management about premiums

2024

Getting Started With Medicare

27

27

## Part B Late Enrollment Penalty

- See how your insurance works with Medicare
- Contact your employer/union benefits administrator
- Penalty for not signing up when first eligible
  - 10% more for each full 12-month period
  - May have a penalty as long as you have Part B
- Sign up during a Special Enrollment Period
- Usually, no penalty if you sign up within 8 months of employer coverage ending

2024

Getting Started With Medicare

28

28



## What You Pay in Original Medicare in 2024: Part B

Yearly Deductible	\$240
Coinsurance for Part B Services	<ul style="list-style-type: none"> <li>▪ 20% for most covered services, like doctor's services and some preventive services, if provider accepts assignment</li> <li>▪ \$0 for most preventive services</li> <li>▪ 20% for outpatient mental health services, and copayments for hospital outpatient services</li> </ul>

**★ NOTE:** If you can't afford to pay these costs, there are programs that may help. These programs are discussed later in Lesson 7.

2024

Getting Started With Medicare

29

29

## Decision: Should I Keep/Sign Up for Part B?

### Consider:

- Most people pay a monthly premium
  - Usually deducted from Social Security/RRB benefits
  - Amount depends on income
- Part B may supplement employer coverage
  - Contact your benefits administrator to understand the impact to your employer plan
  - If you don't have other coverage, declining Part B will mean you don't have full coverage
- Sometimes, you must have Part B


2024


Getting Started With Medicare


30

30


## When You Must Have Part A & Part B


- 

To buy a Medicare Supplement Insurance (Medigap) policy
- 

To join a Medicare Advantage Plan
- 

Eligible for TRICARE for Life (TFL)

- 

Eligible for Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- 

Employer coverage requires you to have it (has fewer than 20 employees)

2024Getting Started With Medicare31

31



## Lesson 3

### Medicare Supplement Insurance (Medigap) Policies



32

# Medigap Policies

- Are sold by **private insurance companies**
- Fill **gaps in Original Medicare** coverage, like copayments, coinsurance, and deductibles
- Each **standardized** Medigap policy under the same plan letter:
  - Must offer the same basic benefits, no matter who sells it
  - May vary in costs
- Plans are different in Minnesota, Massachusetts, and Wisconsin



**Medicare Supplement Insurance (Medigap)**

33

# Medigap Plan Coverage

Medicare Supplement Insurance (Medigap) plans

Benefits	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A <b>coinsurance</b> and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or <b>copayment</b>	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A <b>deductible</b>		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B <b>excess charges</b>					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2024**	Out-of-pocket limit in 2024**		
							\$7,060	\$3,530		

\* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,800 in 2024 before your policy pays anything. (Plans C and F aren't available to people who were newly eligible for Medicare on or after January 1, 2020.)

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.

34

## Medigap Plans

- Standardized plans identified by a letter
  - Plans A, B, D, G, K, L, M, and N are currently sold
    - If your Medicare started before 1/1/20, you are eligible to purchase Medigap Plan C or F
  - Companies don't have to sell all plans
  - Plans with the same letter must offer the same basic benefits
    - Only the policy cost will vary between companies

2024

Getting Started With Medicare

35

35

## Decision: Do I Need a Medigap Policy?

It only works with Original Medicare, right?

Yes.

What if I have other supplemental coverage, like from an employer?

You might not need Medigap.

Can I afford Medicare deductibles and copayments?

Weigh this against how much the monthly Medigap premium costs.

What does the monthly Medigap premium cost?

It can vary.

2024

Getting Started With Medicare

36

36

## When's the Best Time to Buy a Medigap Policy?

### Usually, during your Medigap Open Enrollment Period (OEP):

- Begins the month you're 65 or older **and** enrolled in Part B (must have Part A)
- Lasts 6 months minimum; may be longer in your state
- During your Medigap OEP, companies can't:
  - Refuse to sell you any Medigap policy they offer
  - Make you wait for coverage
  - Charge more because of a past/present health problem



- ★ You can also buy a Medigap policy whenever a company agrees to sell you one.

2024

Getting Started With Medicare

37

37

## How to Buy a Medigap Policy



Decide on a  
**Medigap plan (A–N)**



Find **insurance companies** that sell Medigap policies in your state



Check on **Medigap protections** in your state



**Shop around**  
(consider plan and price)  
Call DMAB for up-to-date prices



**Choose** the insurance company and the Medigap policy



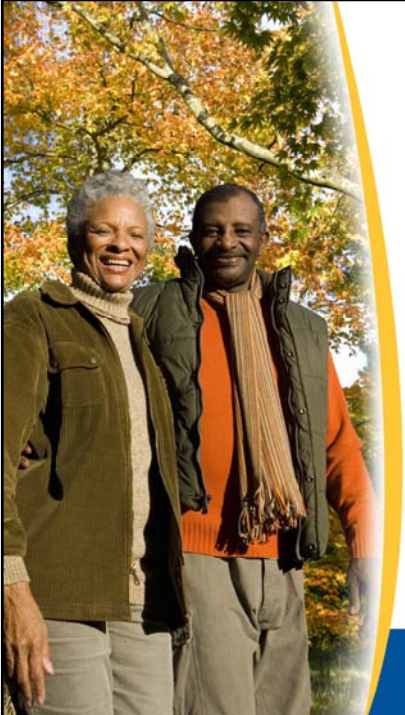
**Apply** for the policy

2024

Getting Started With Medicare


38

38



## Lesson 4

### Medicare Drug Coverage (Part D)



39

## Medicare Drug Coverage (Part D)

- An optional benefit available to all people with Medicare
- Run by private companies that contract with Medicare
- Provided through:
  - Medicare drug plans (also known as PDPs) (work with Original Medicare)
  - Medicare Advantage Plans with drug coverage (also known as MA-PDs)
  - Some other Medicare health plans

2024 Getting Started With Medicare 40

40



## How Part D Works

- It's optional
  - You can choose a plan and join
  - May pay a lifetime penalty if you join late
- Plans have formularies (lists of covered drugs), which:
  - Must include range of drugs in each category
  - Are subject to change—you'll be notified
- Your out-of-pocket costs may be less if you use a preferred pharmacy
- If you have limited income and resources, you may get Extra Help



If you join late, you may have a lifetime penalty.

## Medicare Drug Plan Costs: What You Pay in 2024

### Most people will pay:

- A monthly **premium** (varies by plan and income)
- A yearly **deductible** (if applicable)
- **Copayments or coinsurance**
- **Out-of-pocket** costs
  - A **percentage** of the cost while in the coverage gap, which begins at \$5,030 for out-of-pocket spending
  - **\$0** after spending \$8,000 out-of-pocket will automatically get catastrophic coverage



## Income-Related Monthly Adjustment Amount (IRMAA): Part D Premium for 2024

**If your filing status and yearly income in 2022 was:**

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	You pay each month (in 2024)
\$103,000 or less	\$206,000 or less	\$97,000 or less	Your plan premium (YPP)
Above \$103,000 up to \$129,000	Above \$206,000 up to \$258,000	Not applicable	\$12.90 + YPP
Above \$129,000 up to \$161,000	Above \$258,000 up to \$322,000	Not applicable	\$33.30 + YPP
Above \$161,000 up to \$193,000	Above \$322,000 up to \$386,000	Not applicable	\$53.80 + YPP
Above \$193,000 and less than \$500,000	Above \$386,000 and less than \$750,000	Above \$103,000 and less than \$497,000	\$74.20 + YPP
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$81.00 + YPP

2024

Getting Started With Medicare

43

43

## Part D Late Enrollment Penalty 2024

- You may have to pay more if you wait to enroll, unless you have:
  - Creditable drug coverage
  - Extra Help
- You'll pay the penalty for as long as you have coverage
  - 1% for each full month eligible and without creditable drug coverage
  - Multiply percentage by base beneficiary premium \$34.70 in 2024. Amount changes every year

2024

Getting Started With Medicare

44

44

## Who Can Join Part D?

	To join a Medicare Drug Plan	To join a Medicare Advantage Plan with Drug Coverage
<b>You must have</b>	Medicare Part A (Hospital Insurance) <b>and/or</b> Medicare Part B (Medical Insurance)	Part A <b>and</b> Part B

★ **NOTE:** To join any Medicare health plan with drug coverage you must be a United States citizen or lawfully present in the U.S.

2024

Getting Started With Medicare

45

45

## Inflation Reduction Act (IRA) CMS Provisions

- Places a \$35 monthly out-of-pocket cap on Medicare-covered insulins
- Makes ACIP-recommended vaccines free under Medicare Part D prescription drug coverage
- Makes Medicare Part D prescription drug coverage more affordable
- People with very high prescription drug costs will no longer pay once they reach the “catastrophic phase”
- Full low-income subsidy expanded for people with low incomes
- 2025: All people with Medicare part D will have a \$2000 annual out-of-pocket cap on their drug costs
- 2026: Allows Medicare to negotiate the price of certain high-cost brand name drugs

2024

Getting Started With Medicare

46

46

## When Can I Enroll in a Part D Plan?

**Can I join during my 7-month Initial Enrollment Period (IEP)?**

Yes. It starts 3 months before the month you turn 65.

**Can I sign up, switch, or join during the yearly Open Enrollment Period (OEP)?**

Yes. It's from October 15–December 7. Coverage begins January 1.

**What if I get Part B for the first time during a General Enrollment Period (GEP)?**

Once your Medicare is approved you can apply for a drug plan.

2024

Getting Started With Medicare

47

47

## When Can I Enroll in a Part D Plan? (continued)

**What if I'm in a Medicare Advantage Plan on January 1 but switch to Original Medicare?**

You may add Medicare drug coverage if you switch during the Medicare Advantage OEP (January 1–March 31).

**Can I join, switch, or drop a drug plan if I qualify for a Special Enrollment Period (SEP)?**

Yes.

**What if I'm new to Medicare and enrolled in a Medicare Advantage Plan during my IEP?**

You can make a change within the first 3 months you have Medicare.

**When's the 5-star SEP?**

December 8–November 30 each year, you can switch to Medicare drug coverage that has 5 stars for its overall rating.

2024

Getting Started With Medicare

48

48

## Choosing a Part D Plan



Call Medicare at 1-800-MEDICARE  
(1-800-633-4227; TTY: 1-877-486-2048)

- **Compare plans by computer or phone:**
  - Find health and drug plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
  - Call Medicare
  - Contact your Delaware Medicare Assistance Bureau “DMAB” 302-674-7364
- **To join a Medicare drug plan, you can:**
  - Enroll at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) or on the plan’s website
  - Call DMAB or 1-800-Medicare
  - Enroll on the plan’s website or call the plan
  - Complete a paper enrollment form
- The plan will notify you whether it has accepted or denied your application

2024

Getting Started With Medicare

49

49

## Decision: Should I Enroll in a Part D Plan?

### If you have creditable drug coverage, consider costs and coverage:

- Will it pay at least as much as standard Medicare drug coverage?
- Will you or your spouse or dependents lose your health coverage if you join a Medicare drug plan?
- How do your out-of-pocket drug costs compare to out-of-pocket drug costs with a Medicare drug plan?
- How will your costs change if you get Extra Help with your Medicare drug plan costs?
- Is your current drug coverage comprehensive?

### If you don't have creditable drug coverage, consider possible penalties:

- Will joining when you're first eligible help you avoid a likely lifetime late enrollment penalty if you join a plan later?
- Do you qualify for Extra Help? (If so, you may enroll in a plan without penalty.)

2024

Getting Started With Medicare

50

50






## Lesson 5

# Medicare Advantage & Other Medicare Health Plans



51

## Medicare Advantage Plans (Part C)

<input checked="" type="checkbox"/> Part A		<ul style="list-style-type: none"> <li>▪ Another way to get your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) <b>coverage</b></li> <li>▪ Offered by Medicare-approved <b>private companies</b> that must follow rules set by Medicare</li> <li>▪ Most Medicare Advantage Plans include drug coverage (Part D)</li> <li>▪ In most cases, you'll need to use health care providers who participate in the <b>plan's network</b> (some plans offer out-of-network, but typically at a higher cost)</li> </ul>
<input checked="" type="checkbox"/> Part B		
<b>Most plans include:</b>		
<input checked="" type="checkbox"/> Part D		
<input checked="" type="checkbox"/> <b>Some extra benefits</b>		
<b>Some plans also include:</b>		
<input type="checkbox"/> <b>Lower out-of-pocket costs</b>		

2024 Getting Started With Medicare 52

52



## How Medicare Advantage Plans Work

### In a Medicare Advantage Plan, you:



Are still in Medicare with all **rights and protections**



Still get **services** covered by Part A and Part B



Can't be **charged** more than Original Medicare for certain services, like chemotherapy, dialysis, and skilled nursing facility (SNF) care



May choose a plan that includes **drug coverage** and/or **extra benefits** like vision, dental or fitness and wellness benefits



Can be charged different **out-of-pocket costs**

2024

Getting Started With Medicare

53

53

## How Medicare Advantage Plans Work (continued)

### In a Medicare Advantage Plan:



Each plan has a **service area** in which its enrollees must live



You (or a provider acting on your behalf) can request to see if an item or service will be covered by the plan in advance (called an **organization determination**)



Medicare pays a fixed amount for your coverage each month to the **companies** offering Medicare Advantage Plans



Each plan can charge different out-of-pocket costs and have different **rules** for how you get services (which can change each year)



**Hospice care** is covered, but by Original Medicare

2024

Getting Started With Medicare

54

54

## When Can I Enroll in a Medicare Advantage Plan?

**What if I have Part A and enroll in Part B during a General Enrollment Period (GEP)?**

You can enroll in a Medicare Advantage Plan once your application for Medicare has been accepted.

**If I'm new to Medicare and enroll in a Medicare Advantage Plan, when can I make a change?**

Within the first 3 months you have Medicare.

**What if I enroll, then change my mind?**

You can only make one change to another plan or to Original Medicare during the Medicare Advantage OEP, January 1–March 31. Coverage begins the 1st of the month after the plan gets your request.

2024

Getting Started With Medicare

55

55

## When Can I Enroll in a Medicare Advantage Plan? (continued)

**Can I enroll during Medicare's yearly Open Enrollment Period (OEP)?**

Yes. You can join, switch, or drop your plan during the OEP, October 15–December 7. Coverage begins on January 1.

**Will I have a Special Enrollment Period (SEP)?**

You might if you move out of your plan's service area, have or lose Medicaid or Extra Help, or move in or out of an institution.

**Note:** If you drop a Medicare Supplement Insurance (Medigap) policy to join a Medicare Advantage Plan, you might not be able to get it back.



2024

Getting Started With Medicare

56

56

## Medicare Advantage Costs

- You still pay the Part B premium
  - A few plans may pay all or part for you
- State assistance for some people with limited income and resources
- You may pay plan an additional monthly premium
- You pay deductibles, coinsurance, and copayments
  - Different from Original Medicare
  - Varies from plan to plan
  - May be higher if out of network

2024

Getting Started With Medicare

57

57

## How Do I Enroll in a Medicare Advantage Plan?



Call Medicare at 1-800-MEDICARE  
(1-800-633-4227; TTY: 1-877-486-2048)

- Find health and drug plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
- Once you understand the plan's rules and costs, here's how to join:
  - Visit the plan's website to see if you can join online
  - Fill out a paper enrollment form
  - Call the plan for plan details and to join (visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to get your plan's contact information)
  - Call DMAB 302-674-7364 or Medicare 1-800-633-4227

2024


Getting Started With Medicare

58


58

## Decision: Should I Join a Medicare Advantage Plan?


Consider:



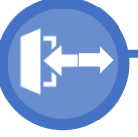
If the plan offers **extra benefits** (in addition to Original Medicare benefits) and if you need to pay extra to get them




Some plans may require you to use a **network**



You may need a **referral** to see a specialist



You can only **join/leave plan** during certain periods



It doesn't work with **Medigap** policies

★ **NOTE:** You must have Medicare Part A and Part B to join; and you must pay the Part B premium and usually a monthly plan premium.

2024
Getting Started With Medicare
59

59

## Can I Join a Medicare Advantage Plan if I Have End-Stage Renal Disease (ESRD)?

Yes

You can enroll in a Medicare Advantage Plan

With or without drug coverage during Open Enrollment (October 15–December 7) for coverage starting January 1

If you join a Medicare Advantage Plan during Open Enrollment but change your mind,

You can switch back to Original Medicare or change to a different Medicare Advantage Plan during the Medicare Advantage Open Enrollment Period (OEP) (January 1–March 31)

2024
Getting Started With Medicare
60

60

## Original Medicare vs. Medicare Advantage: Doctor & Hospital Choice

Original Medicare	Medicare Advantage (Part C)
You can go to <b>any doctor or hospital that takes Medicare, anywhere in the U.S.</b>	In many cases, you'll need to use <b>doctors and other providers who are in the plan's network</b> (for non-emergency care). Some plans offer non-emergency coverage out of network, but typically at a higher cost.
In most cases, you <b>don't need</b> a referral to see a specialist.	You <b>may need</b> to get a referral to see a specialist.

2024

Getting Started With Medicare

61

61

## Original Medicare vs. Medicare Advantage: Cost

Original Medicare	Medicare Advantage
For Part B-covered services, <b>you usually pay 20% of the Medicare-approved amount</b> after you meet your deductible. This is called your coinsurance.	<b>Out-of-pocket costs vary</b> —plans may have different out-of-pocket costs for certain services.
You <b>pay a premium (monthly payment) for Part B</b> . If you choose to join a Medicare drug plan, you'll pay a separate premium for your Medicare drug coverage (Part D).	You pay the monthly <b>Part B premium</b> and may also have to <b>pay the plan's premium</b> . Plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
There's <b>no yearly limit</b> on what you pay out of pocket, unless you have supplemental coverage—like Medicare Supplement Insurance (Medigap).	Plans have a <b>yearly limit</b> on what you pay out of pocket for services Medicare Part A and Part B covers. Once you reach your plan's limit, you'll pay nothing for services Part A and Part B covers for the rest of the year.
You <b>can get Medigap</b> to help pay your remaining out-of-pocket costs (like your 20% coinsurance). Or, you can use coverage from a former employer or union, or Medicaid.	You <b>can't buy and don't need Medigap</b> .

2024

Getting Started With Medicare

62

62

## Original Medicare vs. Medicare Advantage: Coverage

### Original Medicare

Original Medicare covers most **medically necessary** services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams.

You can join a **separate Medicare drug plan** to get Medicare drug coverage (Part D).

**In most cases**, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.

### Medicare Advantage (Part C)

Plans must cover all of the medically necessary services that Original Medicare covers. Most plans offer some **extra benefits that Original Medicare doesn't cover**—like some routine exams and vision, hearing, and dental.

**Medicare drug coverage (Part D) is included in most plans.** In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.

**In some cases**, you have to get a service or supply approved ahead of time for the plan to cover it.

2024

Getting Started With Medicare

63

63

## Original Medicare vs. Medicare Advantage: Foreign Travel

### Original Medicare

Original Medicare generally **doesn't cover care outside the U.S.** You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers care outside the U.S.

### Medicare Advantage (Part C)

Plans generally **don't cover care outside the U.S.** Some plans may offer a supplemental benefit that covers emergency and urgently needed services when traveling outside the U.S.

2024

Getting Started With Medicare


64

64




## Other Health Plans: Program of All-inclusive Care for the Elderly (PACE) Plans


**To qualify, you must:**




Be 55 or older



Live in the service area of a PACE organization



Need a nursing home-level of care (as certified by your state)




Be able to live safely in the community with the PACE services

2024Getting Started With Medicare65


65

## Other Health Plans: Programs of All-inclusive Care for the Elderly (PACE) (continued)

**About PACE coverage and premiums:**



If you have Medicare, but not Medicaid, you'll be charged a monthly premium to cover the long-term care portion of the benefit and a premium for Medicare Part D drugs.



If you have Medicaid, you won't have to pay a monthly premium for the long-term care portion of the benefit.

2024Getting Started With Medicare66

66

## Other Health Plans: Programs of All-inclusive Care for the Elderly (PACE) (continued)

### Delaware PACE Programs:

#### New Castle County:

St. Frances LIFE

Wilmington: 302-660-3351

Newark: 302-661-7400

#### Kent/Sussex County:

PACE for Life Milford Wellness Village

Milford: 302-865-3565


Website: [Paceyourlifemwv.com](http://Paceyourlifemwv.com)




## Lesson 6

### Help for People with Limited Income & Resources


## Help for People with Limited Income & Resources



**Medicare Savings Programs**



**Extra Help**



**Delaware Prescription Assistance program "DPAP"**

2024
Getting Started With Medicare
69

69

## Minimum Federal Eligibility Requirements for Medicare Savings Programs

Medicare Savings Programs	Individual Monthly Income Limits	Married Couple Income Limits	Helps Pay Your
Qualified Medicare Beneficiary (QMB)	\$1,215	\$1,643	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,458	\$1,972	Part B premiums only
Qualifying Individual (QI)	\$1,640	\$2,219	Part B premiums only

2024
Getting Started With Medicare
70

70

## What's Extra Help?

- Program to help people pay for Medicare drug costs (Part D) (also called the low-income subsidy (LIS))
- If you have the lowest income and resources, you pay no premiums or deductible, and small or no copayments
- If you have slightly higher income and resources, you pay reduced deductible and a little more out of pocket
- No coverage gap or late enrollment penalty if you qualify for Extra Help

★ **NOTE:** A Special Enrollment Period (SEP) allows you to change your Medicare drug plan (also known as a PDP) once per quarter in the first 3 quarters of the year

2024

Getting Started With Medicare

71

71

## Qualifying for Extra Help

### You automatically qualify for Extra Help if you get:

- Full Medicaid coverage
- Supplemental Security Income (SSI)
- Help from Medicaid paying your Medicare premiums (Medicare Savings Programs; sometimes called "partial dual")

### If you don't automatically qualify you must:

- Apply online at [ssa.gov/benefits/medicare/prescriptionhelp.html](https://ssa.gov/benefits/medicare/prescriptionhelp.html)
- Call DMAB at 302-674-7364
- Call Social Security at 1-800-772-1213; TTY: 1-800-325-0778

2024

Getting Started With Medicare

72

72

Extra Help Income & Resource Limits			
Extra Help	Monthly Income Limits	Resource Limits	Helps Pay Your
Single Person	\$1,822	\$16,660	Pays some or most of your Medicare Part D premiums and prescription drug cost.
Married Couple	\$2,465	\$33,240	Pays some or most of your Medicare Part D premiums and prescription drug cost.

2024 Getting Started With Medicare 73

73

## Delaware Prescription Assistance Program (DPAP)

DPAP program will pay up to \$3000 per person each benefit year. Co-pays are 25% or a minimum of \$5.00. DPAP does not pay for mail order drugs.

To Qualify:

- Resident of Delaware and 65 or older, or on Medicare due to disability.
- Income below \$2,226 per month or have a drug cost more than 40% of your income.
- Enrolled into a Medicare Prescription Drug Plan
- DPAP 1-844-245-9580

2024 Getting Started With Medicare 74

74

## Key Points to Remember



Medicare is a health insurance program



Decisions affect the type of coverage you get



Medicare doesn't cover all of your health care costs



Certain decisions are time-sensitive



You have choices in how you get coverage



There are programs for people with limited income and resources

2024

Getting Started With Medicare

75

75

## Helpful Websites and Phone Numbers

- Delaware Medicare Assistance Bureau "DMAB"  
Insurance.delaware.gov/dmab  
302-674-7364
- Medicare  
[www.Medicare.gov](http://www.Medicare.gov)  
1-800-633-4227
- Social Security 1-800-772-1213  
[www.ssa.gov](http://www.ssa.gov)  
1-800-772-1213
- Delaware Senior Medicare Patrol "SMP" (Report Medicare Fraud)  
[dhss.delaware.gov/dhss/dsaapd/medicare\\_fraud.html](http://dhss.delaware.gov/dhss/dsaapd/medicare_fraud.html)  
1-800-223-9074

2024

Getting Started With Medicare

76

76