What Is Medicare?

- Created by Congress in 1965
- Health insurance for people 65 and older and some people with disabilities
- Enrollment handled by
  - Social Security Administration
  - Railroad Retirement Board
- Administered by
  - Centers for Medicare & Medicaid Services

**NOTE:** To get Part A and/or Part B, you must be a U.S. citizen or lawfully present in the United States.

The 4 Parts of Medicare

- **Part A** Hospital Insurance
- **Part B** Medical Insurance
- **Part C** Medicare Advantage Plans (like HMOs/PPOs)
  - Includes Part A, Part B, and sometimes Part D coverage
- **Part D** Medicare Prescription Drug Coverage

Medicare Card

- Keep it and accept Medicare Part A and Part B
- Return it to refuse Part B
- Follow instructions on back of card
### When Enrolling Isn’t Automatic

- If you’re not automatically enrolled
  - You need to enroll with Social Security
    - Visit socialsecurity.gov, or
    - Call 1-800-772-1213, or
    - Visit your local office
  - If retired from the Railroad, enroll with the Railroad Retirement Board (RRB)
    - Call your local RRB office or 1-877-772-5772
- Apply 3 months before you turn 65
- Don’t have to be retired to get Medicare

### When to Enroll in Medicare

- You can first enroll during your Initial Enrollment Period (IEP), which lasts 7 months
  - Begins 3 months before your 65th birthday
  - Includes the month you turn 65
  - Ends 3 months after you turn 65
  - Your start date will be delayed
  - Can enroll in premium-free Part A anytime after IEP begins
  - Can only enroll in Part B (and premium Part A) during IEP and other limited times
  - May have a penalty if you don’t enroll during IEP

### General Enrollment Period (GEP)

- For people who didn’t sign up for Part B (or premium Part A) during the Initial Enrollment Period
- January 1–March 31 annually
  - Coverage starts July 1
- May have to pay a penalty
  - 10% for twice the number of years you didn’t have Part A
  - 10% for each 12 months eligible but not enrolled in Part B
    - As long as you have Part B

### Premium Part A and Part B Special Enrollment Period (SEP)

- Most people don’t qualify for an SEP
- Must have employer group health plan (EGHP) coverage based on active, current employment of you or your spouse
- Can enroll
  - Anytime still covered by EGHP, or
  - Within 8 months of the loss of coverage or current employment, whichever happens first
- **NOTE:** Retiree and COBRA coverage isn’t considered active employment.

### Marketplace and Becoming Eligible for Medicare

- You can keep a Marketplace plan after your Medicare coverage begins, **BUT**
  - You may cancel the plan when Medicare coverage starts, or
  - Once your Part A coverage starts you won’t be able to get lower costs for your Marketplace plan
- Sign up for Medicare during your Initial Enrollment Period
  - Or, if you enroll later, you may have to pay a late enrollment penalty for as long as you have Medicare
  - The Individual Marketplace isn’t employer-sponsored coverage
    - You won’t be able to enroll in Part B later using the Special Enrollment Period

### If You Have a Marketplace Plan First and Then Get Medicare Coverage

- You lose eligibility for any premium tax credits and/or reduced cost sharing for your Marketplace plan
- If you choose to drop your Marketplace plan, wait until you’re covered by Medicare to avoid a gap in coverage
- Depending on your income and resources, you may be eligible for help paying your Medicare Part B and Part D premiums and for some reduced cost sharing for Medicare Part D coinsurance/copayments
- You may also be able to buy a Medigap (Medicare Supplement Insurance) policy or join a Medicare Advantage Plan (like a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO))
Medicare for People With Disabilities and the Marketplace

- You may qualify for Medicare based on a disability
  - You must be entitled to Social Security Disability Insurance (SSDI) benefits for 24 months
    - On the 25th month, you’re automatically enrolled in Medicare Part A and Part B
  - If you’re getting SSDI, you can get a Marketplace plan to cover you during your 24-month waiting period
    - You may qualify for premium tax credits and reduced cost-sharing until your Medicare coverage starts

Marketplace/Medicare Enrollment Considerations

- If you don’t enroll in Medicare when you’re first eligible (Initial Enrollment Period)
  - A late enrollment penalty may apply (lifetime)
  - You generally can’t enroll until the Medicare General Enrollment Period (January 1 to March 31) and coverage won’t start until July 1

- If your Marketplace plan isn’t through your employer
  - You must pay a premium for Part A, you would need to drop Part A and Part B to be eligible to get a Marketplace plan
  - However, if you’re also receiving Social Security benefits, you would have to drop your Social Security if you drop Medicare

Filling the Gaps in Medicare Part A and Part B

- Retiree Insurance
- Employer Insurance
- Medigap/Medicare Supplement Insurance
- VA
- Tricare for Life
- MaineCare

Limited Income? Help May Be Available!

- Many Mainers cannot afford the Medicare out-of-pocket costs
- Depending upon income, the Medicare Savings Programs may help pay:
  - Premiums for Part B and Part D
  - Deductibles, copays and coinsurance for Part B and Part D

Medicare Savings Programs

- Help from Medicaid paying Medicare costs
  - For people with limited income and resources
- Often higher income and resources than full Medicaid
- Programs include
  - Qualified Medicare Beneficiary (QMB)
  - Specified Low-income Medicare Beneficiary (SLMB)
  - Qualifying Individual (QI)
  - Qualified Disabled & Working Individuals (QDWI)
Errors, Fraud and Abuse

- Errors, fraud and abuse cost the Medicare program billions of dollars each year
- Protect yourself from fraud and abuse:
  - **Check** Medicare and insurance statements
  - **Report** any services that were paid for that you did not receive
  - **Never** give your Medicare/Social Security or insurance numbers to someone you don’t know

<table>
<thead>
<tr>
<th>Maine’s Area Agencies on Aging</th>
<th>Statewide</th>
<th>National</th>
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<tbody>
<tr>
<td>Aroostook Area Agency on Aging</td>
<td>Aroostook County</td>
<td>1-800-439-1789</td>
</tr>
<tr>
<td>Eastern Area Agency on Aging</td>
<td>Piscataquis, Penobscot, Washington and Hancock Counties</td>
<td>1-800-432-7812</td>
</tr>
<tr>
<td>Spectrum Generations</td>
<td>Penobscot, Somerset, Lincoln, Sagadahoc and Aroostook Counties and the towns of Brunswick and Harpswell</td>
<td>1-800-439-1513</td>
</tr>
<tr>
<td>SeniorsPlus</td>
<td>Androscoggin, Oxford and Franklin Counties</td>
<td>1-800-427-1241</td>
</tr>
<tr>
<td>Southern Maine Agency on Aging</td>
<td>Cumberland and York Counties</td>
<td>1-800-427-7411</td>
</tr>
</tbody>
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| Maine Bureau of Insurance      | 1-800-300-0300 |
| Legal Services for the Elderly | 1-800-750-1553 |
| Medicare Part D Unit           | 1-877-777-7772 |
| Maine DHHS-Office of Aging and Disability Services | 1-800-262-2332 |
| Centers for Medicare & Medicaid Services (CMS) | 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-1079) Medicare.gov | 1-800-633-4227 |
| Social Security                | 1-800-772-1213 (TTY users 1-800-325-0778) SocialSecurity.gov | 1-800-772-1213 |
| Railroad Retirement Board      | 1-877-772-7772 (TTY users 1-312-751-4700) RRB.gov | 1-877-772-7772 |