



Department of Insurance

Senior Health Insurance Information Program

Mike DeWine, Governor | Jon Husted, Lt. Governor | Judith L. French, Director

Medicare 101

Presented by the Ohio Senior Health Insurance Information
Program (OSHIIP)



What is OSHIIP?

- ❑ **Premier, federally funded program for Medicare education in Ohio**

- ❑ **Provides free, unbiased, objective Medicare information and counseling services**
 - Hotline: 800-686-1578
 - Online Appointments: [OSHIIP Medicare Counseling \(office365.com\)](http://office365.com)
 - Partners with community groups to provide local, personalized counseling services

What is Medicare?

Federal health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for those who are:

- 65 and older
- any age and disabled
- diagnosed with End Stage Renal Disease (ESRD) or ALS

Option 1

Original Medicare

Part A and Part B

+

Secondary Insurance

MedSup, GHI, or Medicaid

+

Rx Coverage

Part D or GHI

OR

Option 2

Medicare Advantage

Part C

1. Hospitalization
2. Medical
3. Rx (MA-PD)



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Applying for Medicare

- ❑ Enrollment is automatic if you get Social Security or Railroad Retirement benefits prior to Medicare eligibility

- ❑ All others must apply with Social Security (or Railroad Retirement) during their **7 month Initial Enrollment Period (IEP)**
 - 3 months before your 65th birthday
 - Month of your 65th birthday
 - 3 months after your 65th birthday

Applying for Medicare

Apply for Part A and B at ssa.gov/benefits/medicare

-OR-

Contact Social Security office and schedule an appointment

Contact Social Security at **800-772-1213**

Mon-Fri 8:00am to 5:30pm

Hearing impaired toll-free TTY number **800-325-0778**

Special Enrollment Period

- ❑ If you are covered under your (or your spouse's) current employer group health plan, you may delay enrollment into Medicare Part A & B.
- ❑ COBRA is NOT current group health coverage
- ❑ You can then sign up later for Part A & B:
 - Anytime you're still covered by the group health plan
 - During the 8-month period that begins the month after employment ends or the coverage ends, whichever happens first

Read more about this SEP and other SSA updates [here](#)

Medicare Part A and Part B

Part A- Hospital

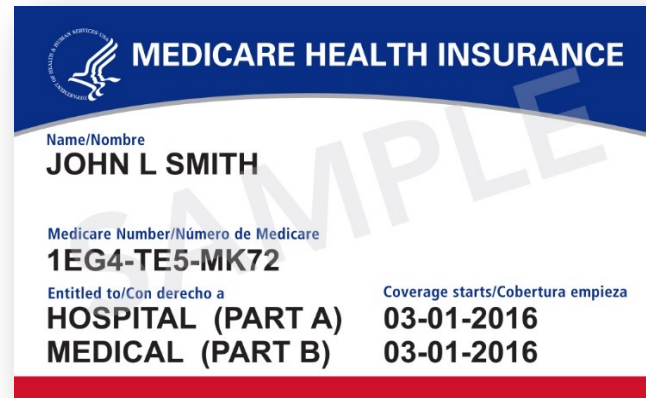
- Inpatient Hospitalization
- Skilled Nursing Facilities
- Home Health Care
- Hospice

Part B- Medical

- Outpatient Services
- Doctors/Providers
- Preventive Benefits
- Durable Medical Equipment

Medicare was never intended to pay 100% of health care costs

Medicare does not cover non-medically necessary services or care outside the USA in most cases



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016



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Medicare Preventive Benefits

- COVID-19 vaccination
- Screening tests and procedures
- No out-of-pocket costs for most preventive benefits
- Examples:
 - Flu, Pneumonia, Hepatitis B vaccines
 - Welcome to Medicare Physical & Annual Wellness Checks
 - Diabetes testing supplies

Complete list at [medicare.gov](https://www.medicare.gov) or Medicare & You Handbook

2023 Medicare Amounts

Part A

Monthly Premium

- \$0 for most

Hospital Deductible

- \$1,600 benefit period

Hospital Daily Copay

- Days 1-60 \$0
- Days 61-90 \$400
- Days 91-150 \$800

Skilled Nursing Daily Copay

- Days 1-20 \$0
- Days 21-100 \$200

Part B

Monthly Premium \$164.90

- May be income based
- Late enrollees may incur 10% penalty for each year of delay

Annual Deductible \$226

Copayments generally 20% of Medicare Approved Amount

Create a personal account on
[Medicare.gov!](https://www.Medicare.gov)



2023 Medicare Savings Programs (MSP)

Pay Part B Premium

- QMB pays Part A & B coinsurance & deductibles

Income less than

- \$1661/month- single
- \$2,239/month- married

Resources less than

- \$9,090- single
- \$13,360- married

**Call OSHIP or your county Job & Family Services
Office for application**

Secondary Insurance

Original Medicare

Part A and Part B

+

Secondary Insurance

MedSup, GHI, or Medicaid

Group Health Insurance (GHI)

- Insurance from a former employer or union that supplements Medicare

Medicaid

- Assistance for those with limited income and resources
- Medicare Savings Programs

Medicare Supplemental Insurance

- Private insurance coordinates with Original Medicare
- Also called Medigap or MedSup

Medicare Supplement Insurance

No Network

- Can use any provider or hospital that accepts Medicare
- Medicare Select plans may offer lower premiums but require use of specific hospitals

Pay only after Original Medicare (Parts A & B)

- Original Medicare will pay its share of the Medicare-approved amount for covered health care costs, your supplement then pays its share.
- Little or no out of pocket cost after monthly premium

Medicare Supplement Insurance

❑ Plans are standardized

- All companies sell same plans (A,B,C,D,F,G,K,L,M,N)
- Plans C and F are no longer sold to those new to Medicare after 1/1/20
- Plan premiums vary between companies

❑ Guaranteed Issue

- Open Enrollment - 6 months beginning with Part B effective date at age 65 or older
- Special Circumstances- typically 63 days after loss of coverage

Call OSHIP for plan comparisons and premium quotes!

Medicare Supplement Insurance

Benefits	Plans Available to All Applicants								Medicare First Eligible Before 2020	
	A	B	D	G ¹	K	L	M	N	C	F
Medicare Part A co-insurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	√	√	√	√	√	√	√	√	√	√
Medicare Part B co-insurance or co-payment	√	√	√	√	50%	75%	√	√ (copays apply ³)	√	√
Blood (the first three pints)	√	√	√	√	50%	75%	√	√	√	√
Part A hospice care co-insurance/co-payment	√	√	√	√	50%	75%	√	√	√	√
Skilled nursing facility co-insurance			√	√	50%	75%	√	√	√	√
Medicare Part A deductible		√	√	√	50%	75%	√	√	√	√
Medicare Part B deductible									√	√
Medicare Part B excess charges				√						√
Foreign travel emergency (up to plan limits)			√	√			√	√	√	√
Out-of-pocket limit in 2023					\$6,940²	\$3,470²				

Refer to page 12 of the Medicare 101 booklet

Medicare 101

**Original
Medicare**

Part A and Part B

+

**Secondary
Insurance**

MedSup, GHI, or Medicaid

+

Rx Coverage

Part D or GHI

1. Primary Coverage

2. Secondary Coverage

**3. Prescription Drug
Coverage**



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Medicare Part D

❑ Medicare's Prescription Drug Coverage

- Offered by private companies that contract with Medicare
- Available two ways
 - Stand Alone Prescription Drug Plans (PDPs)
 - Available through Medicare Advantage Plans (MAPDs)
- Initial enrollment is the same as Part B

❑ ALL people with Medicare can get Part D

- May not need Part D if you have creditable coverage

❑ Open Enrollment October 15 - December 7

- Coverage begins January 1
- Special enrollment times based on circumstance

Review plans annually with OSHIIP or [medicare.gov](https://www.medicare.gov)



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Review Drug Plans Each Year (3 C's of PDPs)

Convenience

- Network & Preferred Pharmacies
- Mail Order Option

Coverage

- All plans have a different formulary
- Take the formulary with you when seeing your physicians

Cost

- Know all possible costs!

Review plans annually with OSHIP or [medicare.gov](https://www.medicare.gov)



2023 Part D Costs

Monthly Premiums	\$5.10-\$109.20
Annual Deductible	\$0- \$505
Copays/Coinsurance	25% or flat amount (until \$11,206.28 in total costs)
Catastrophic Coverage	5% coinsurance
Insulin	\$35 copay per month

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- Late enrollees may incur a 1% penalty for each month of delay

2023 Low Income Subsidy (Extra Help with Prescription Drug Costs)

- Reduced or NO Premium
- Reduced or NO Deductible
- No more than 15% copays

Income:

single- \$1,843

married- \$2,485

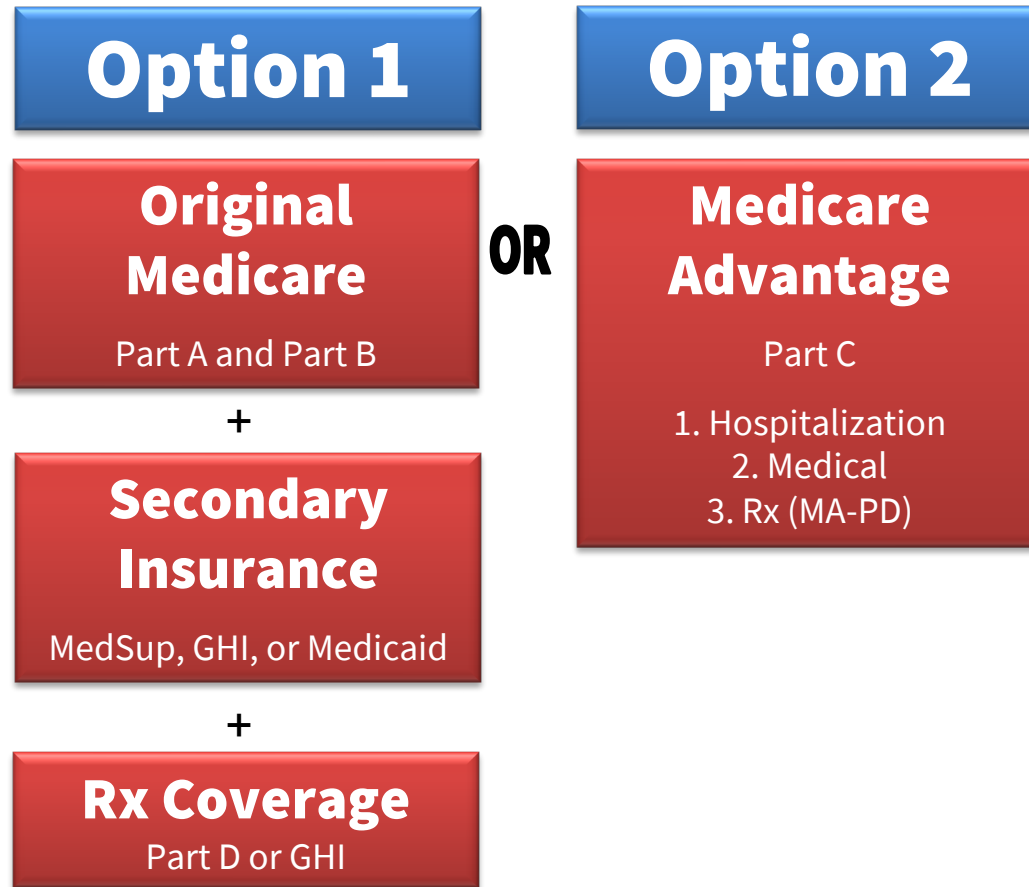
Resources:

single- \$16,660

married- \$33,240



Medicare Options



Medicare Advantage

❑ Available to:

- Enrolled in Part A & B
- That live within the plan's service area (county)
- No age or medical restrictions

❑ Alternative to Original Medicare

- Offered by private companies to replace Original Medicare
- Plans types
 - HMO (Health Maintenance Organization)
 - PPO (Preferred Provider Organization)
- Most plans include Part D benefit (MAPD)
- Enrollees pay Part B premium and any other applicable costs
- Networks, Premiums, and Copays vary by plan



Medicare Advantage

❑ Initial Enrollment Period

- 7 Months surrounding Medicare eligibility

❑ Open Enrollment October 15 - December 7

- Coverage begins January 1
- Other enrollment times based on circumstances

❑ MA Open Enrollment January 1 – March 31

- Switch MA plans
- Drop MA Plan and return to original Medicare
- Coverage begins first of month after you enroll

*Must be in a MA plan on Jan. 1 to use this enrollment period.

*Can't use enrollment period to pick up Part D for the first time.

Moving Between Options

- ❑ **Supplement to Medicare Advantage**
 - Guaranteed Issue anytime enrollment is open


- ❑ **Supplement to Supplement**
 - No Guaranteed Issue
 - Can try anytime
 - No annual open enrollment period

- ❑ **Medicare Advantage to Medicare Advantage**
 - Guaranteed Issue anytime enrollment is open

- ❑ **Medicare Advantage to Supplement**
 - No Guaranteed Issue
 - Unless in a Special Enrollment Period



Five Star Plans

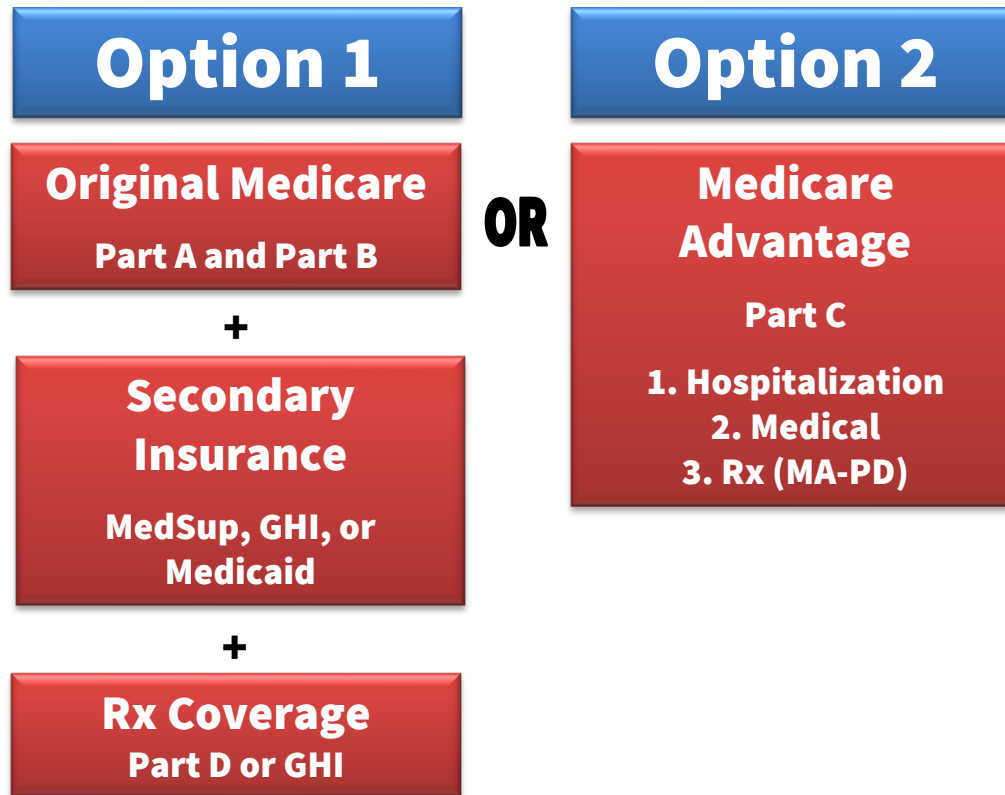
- ❑ Ratings from member satisfaction surveys, plans and health care providers are used to rate plans 1-5.
- ❑ Ratings can be found on Medicare.gov and five-star plans are denoted by a star: 
- ❑ Anytime of year EXCEPT December 1st-December 7th beneficiaries can move into a five-star plan.

At a Glance

	Medicare Supplement	Medicare Advantage
Cost	<ul style="list-style-type: none"> • Part B Premium • Higher plan premium • \$150-\$200+ monthly • Little or no out of pocket cost when used 	<ul style="list-style-type: none"> • Part B Premium • Lower plan premium • \$0-\$100/month • Charged out of pocket cost as plan is used
Provider Choice	<ul style="list-style-type: none"> • Any provider that accepts Medicare • May have foreign travel emergency coverage 	<ul style="list-style-type: none"> • Plan will have a provider network. Cost will be higher out of network • Check with plan for travel restrictions
Considerations	<ul style="list-style-type: none"> • Important to use any provider without network restrictions • Can afford higher monthly premiums 	<ul style="list-style-type: none"> • Willing to use network of providers • May have added benefits (vision, dental, hearing, fitness, etc.)
Drug Coverage Included?	<ul style="list-style-type: none"> • No • Need to purchase separate Part D Plan 	<ul style="list-style-type: none"> • Yes • Some plans available without drug coverage



Know Your Options



Protection Against Medicare Fraud

❑ Report Improper Agent Activity to 800-686-1527

- Door-to-door sales
- Giving out cash gifts or gifts exceeding \$15
- High pressure sales tactics
- Misrepresenting a plan or giving incomplete information
- Representing themselves as Medicare

❑ ProSeniors is Ohio's Senior

Medicare Patrol (SMP)

- Responds to reported fraud, waste abuse
- 800-488-6070





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800-686-1578

oshiipmail@insurance.ohio.gov

insurance.ohio.gov

[OSHIP Medicare Counseling \(office365.com\)](http://OSHIP.Medicare.Counseling.office365.com)

Medicare.gov

1-800-MEDICARE

medicare.gov



800-772-1213

SSA.gov



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