



**Department of
Insurance**

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

Medicare 101





- Premier, federally funded program for Medicare education in Ohio
- Provides free, unbiased, objective Medicare information and counseling services
 - Hotline: 1-800-686-1578
 - Online Appointments: [OSHIP 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

GHI, MedSup, or Medicaid

+

Rx Coverage

Part D or GHI

OR

Option 2

Medicare Advantage (Part C)

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

Applying for Medicare

- Enrollment 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 the **7 month Initial Enrollment Period (IEP)**
 - 3 months before your 65th birthday
 - Starts 1st of your birthday month
 - Month of your 65th birthday
 - Starts 1st of next month
 - 3 months after your 65th birthday
 - Starts 1st of next month

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 **1-800-772-1213**

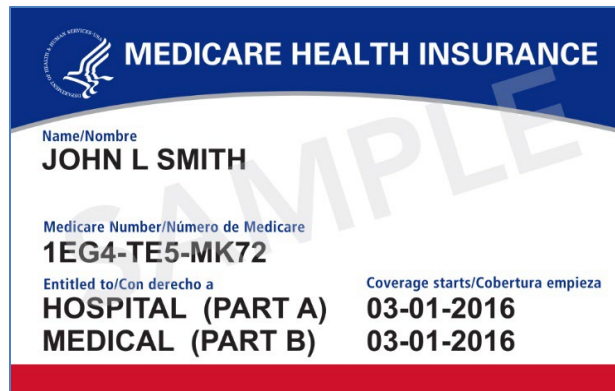
Mon-Fri 8:00am to 5:30pm

Hearing impaired toll-free TTY number **1-800-325-0778**

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](#)



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 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

Vision and Dental

- Medicare does not cover vision and dental services
 - Will cover vision services related to disease
 - Cataract removal, Glaucoma testing/treatment, etc
- Some Medicare Advantage Plans will cover
 - Usually limited to basic services
 - May impose waiting periods and coverage limits
 - Generally require in-network providers
 - May require additional premium
- Check with the plan—they are all different!!!

2024 Medicare Amounts

Part A

Monthly Premium

- \$0 for most

Hospital Deductible

- \$1,632 benefit period

Hospital Daily Copay

- Days 1-60 \$0
- Days 61-90 \$408
- Days 91-150 \$816

Skilled Nursing Daily Copay

- Days 1-20 \$0
- Days 21-100 \$204

Part B

Monthly Premium \$174.70

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

Annual Deductible \$240

Copayments generally 20% of Medicare Approved Amount

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

2024 Medicare Savings Programs (MSP)

- Pay Part B Premium
 - QMB pays Part A & B coinsurance & deductibles
- Income less than
 - \$1,715/month- single
 - \$2,320/month- married
- Resources less than
 - \$9,430- single
 - \$14,130- married

Call OSHIIP or your county Job & Family Services
Office for application

Secondary Insurance

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, 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
 - **No ANNUAL enrollment.**
- 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 OSHIIP for plan comparisons and premium quotes!

Medicare 101

Original Medicare
Part A and Part B

+

Secondary Insurance
GHI, MedSup, or Medicaid

+

RX Coverage
Part D or GHI

1. Primary Coverage

2. Secondary Coverage

3. Prescription Drug Coverage

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
 - Late enrollment penalty if you don't have creditable coverage, i.e. employer, VA, Tricare, Retirement, FEHB
 - 1% for every month delayed, Enroll during AEP
- Open Enrollment **October 15 - December 7**
 - Coverage begins January 1
 - Special enrollment times based on circumstance
- Review plans annually with OSHIP or [medicare.gov](https://www.medicare.gov)

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 OSHIIP or [medicare.gov](https://www.medicare.gov)

2024 Part D Costs

Monthly premiums	\$0-\$108
Annual Deductible	\$0- \$545
Copays/Coinsurance	25% or flat amount (until \$13,172.18 in total costs)
Catastrophic Coverage	Eliminated in 2024! \$8000 Out of Pocket Max- NEW!

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- New in 2023:
 - \$35 monthly copay for insulin at preferred pharmacy if on formulary
 - No out-of-pocket costs for adult vaccines not covered by Part B (i.e. Shingles)

2024 Low Income Subsidy

(Extra Help with Prescription Drug Costs)

*New in 2024

- NO Premium
- NO Deductible
- Copays no more than \$4.50/\$11.20

Income:

single- \$1,903

married- \$2,575

Resources:

single- \$1,720

married- \$34,360

Medicare Options

Option 1

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+

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**Medicare
Advantage
(Part C)**

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2. Medical
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Medicare Advantage

Available to those

- 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 Period **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.

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.

What the heck are they selling?

The collage features several Medicare-related advertisements and insurance cards. At the top left, a Medicare Health Insurance card for John L. Smith is shown, with ID number TEG4-TE5-MK72 and effective dates of 03-01-2022 for both Hospital (Part A) and Medical (Part B). Below this, a green banner displays the Wellcare logo and contact information: 1-877-424-3531 (TTY: 711), 8 a.m. to 8 p.m., 7 days a week, and EnrollWellcare.com. To the right, a white banner with blue accents offers a "FREE MEDICARE COVERAGE REVIEW" and lists MedicareEnroll.com and the number 1-866-403-2715. Further right, a red and white banner with the text "ATTENTION! ALL MEDICARE RECIPIENTS" prominently displays the number 800-525-0616 and "FREE MEDICARE BENEFITS REVIEW". Below this, a blue banner for GoMedicare's BenefitsHelpCenter is visible. The middle section includes a blue banner for a "FREE HELP MEDICARE BENEFIT HELPLINE" with the text "WANT TO PAY LESS OUT OF POCKET?" and the number 800-905-3797. To its right, a white banner lists "Plans With Additional Benefits May Include:" with "Routine Hearing" as an example. Below this, another Medicare card for John L. Smith is shown. The bottom left features a festive "TIS THE SEASON" banner with a Medicare card for Santa Claus. The bottom middle has a red banner for a "Free Medicare Benefit Review" with the number 800-225-8791. The bottom right features a blue banner with a woman's portrait and the text "12.2 million citizens could get Additional Benefits", along with a Medicare card for US Citizen. A QR code is located in the bottom right corner of the collage.

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

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!

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Advantage

(Part C)

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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 and abuse
- 800-488-6070



Questions?



1-800-686-1578

oshiipmail@insurance.ohio.gov

www.insurance.ohio.gov

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

Get Medicare news and updates straight to your inbox! Sign up for our NEW Medicare Monthly newsletter here:

<https://bit.ly/3l2WBn7>

Medicare.gov

The Official U.S. Government Site for Medicare

1-800-MEDICARE
www.medicare.gov



1-800-772-1213

www.socialsecurity.gov