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Medicare Enrollment Costs in Medicare Help with Costs Choices in Medicare

Updated May 2022



**Department for
the Aging**



**Health Insurance
Information, Counseling
and Assistance Program**



Administration for Community Living



SHIP
State Health Insurance
Assistance Program

Medicare Questions? Call Aging Connect at 212-244-6469

Medicare Enrollment

Part B

Medicare Enrollment

- **Initial Enrollment Period**
 - 7 months surrounding month of eligibility
 - Enroll in last 3 months
 - Part B will be delayed
- **Special Enrollment Period**
 - Covered under active/current employment
 - Starting first month eligible for Medicare
 - Can delay enrollment in Part B without penalty
- **General Enrollment Period**
 - January – March (Part B effective July 1)
 - Subject to late enrollment penalty
 - 10% for every full 12 months delayed



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

Costs in Medicare Part B, Part A, and Part D

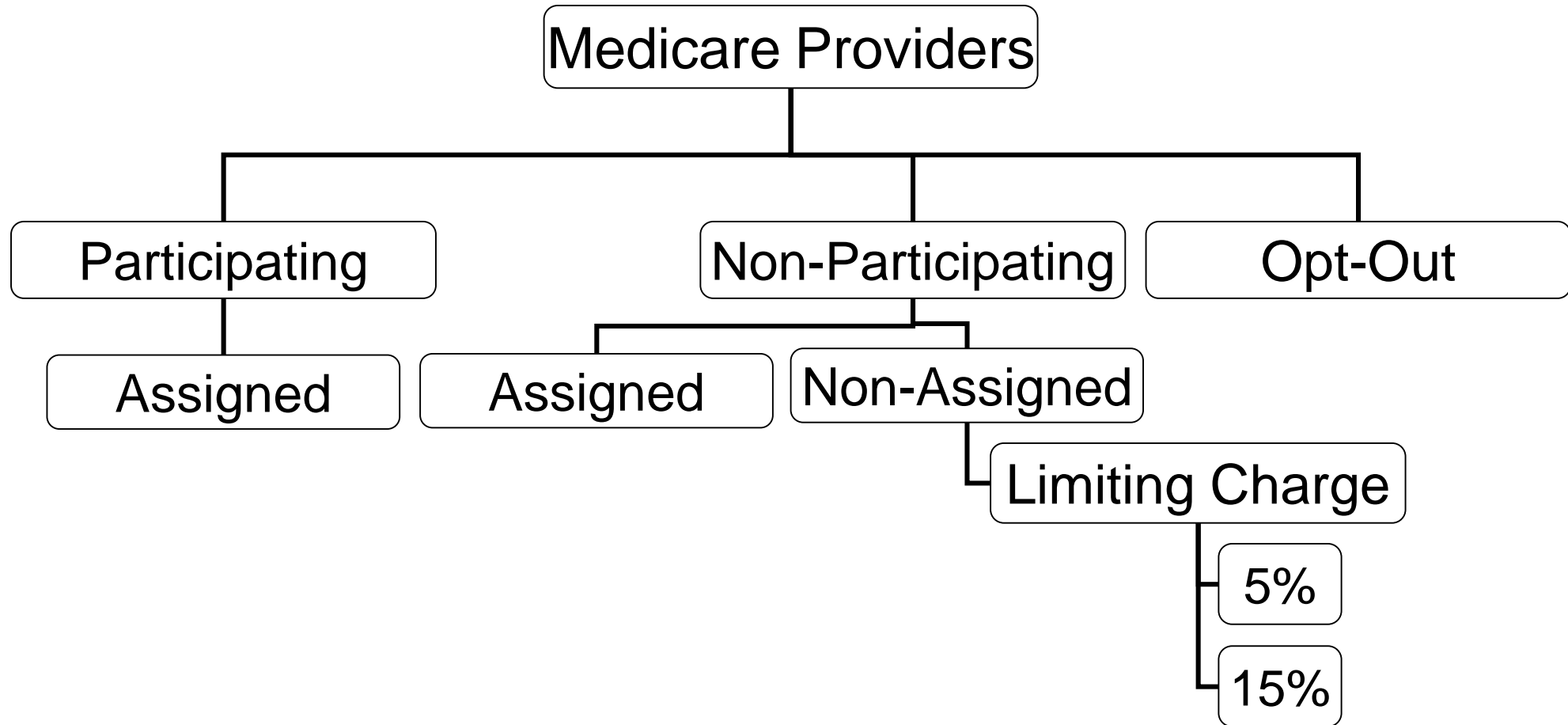
Income-Related Monthly Adjustment Amount (IRMAA) for Higher Income Medicare Beneficiaries in 2022

2020 Modified Adjusted Gross Income (MAGI)	Part B Monthly Premium	Part D (Prescription Drug) Monthly Premium
Individuals with a MAGI of \$91,000 or less / Married couples with a MAGI of \$182,000 or less	2022 Standard Premium = \$170.10	Your Plan Premium
Individuals with a MAGI \$91,000 - \$114,000/ Married couples with a MAGI \$182,000 - \$228,000	\$238.10	Your Plan Premium + \$12.40
Individuals with a MAGI \$114,000 - \$142,000/ Married couples with a MAGI \$228,000 - \$284,000	\$340.20	Your Plan Premium + \$32.10
Individuals with a MAGI \$142,000 - \$170,000/ Married couples with a MAGI \$284,000 - \$340,000	\$442.30	Your Plan Premium + \$51.70
Individuals with a MAGI \$170,000 - \$500,000/ Married couples with a MAGI \$340,000 - \$750,00	\$544.30	Your Plan Premium + \$71.30
Individuals with a MAGI greater than \$500,000 / Married couples with a MAGI greater than \$750,000	\$578.30	Your Plan Premium + \$77.90
Married filing separately with a MAGI less than \$91,000	\$170.10	Your plan premium
Married filing separately with a MAGI \$91,000 - \$409,000	\$544.30	Your Plan Premium +\$71.30
Married filing separately with a MAGI \$409,000 and greater	\$578.30	Your Plan Premium +\$77.90

Deductible/Coinsurance

- **Part B Deductible**
 - \$233
- **Part B Coinsurance**
 - 20% coinsurance for most services
 - **Laboratory Tests**
 - Not subject to deductible or coinsurance
 - **(Most) Preventive Services**
- Not subject to deductible or coinsurance

Medicare Assignment/Participation/Opt-Out Summary



Part A Cost-Sharing

- **Inpatient deductible**

(Days 1-60) \$1,556 per benefit period

- **Coinsurance days**

(Days 61-90) \$389 per day

- **Lifetime reserve days**

(60 Days) \$778 per day

- **Skilled nursing facility**

(Days 21-100) \$194.50 per day

- **Benefit periods**

Non-covered Services

- Dental care
- Routine Vision/Eyeglasses *
- Hearing Aids
- Long Term Care
- Routine Annual Physical Exam *
- Services outside of USA

Medicare Prescription Drug Coverage (Part D)

- **Optional/Voluntary/Penalty**
 - 1% per month of average national premium
- **19 Available Stand-Alone Part D Plans**
- **Formulary and Pharmacy Network**
 - **Enrollment Periods**
 - October 15 – December 7 (AEP)
 - Special Enrollment Periods
 - **Part D Plan Cost-Sharing**
 - Premium
 - \$480/\$4,430/\$7,050

Help with Costs

Extra Help/LIS, EPIC, and Medicare Savings Program

(Part D) Extra Help/LIS

Full Extra Help/LIS

- Automatic with Medicaid and/or Medicare Savings Program
 - Otherwise, need to apply to Social Security for LIS
 - Income Limit
 - \$1,529 (\$2,060 for couples)
 - Asset/Resource Limit
 - Up to \$9,900 (\$15,600 for couples)

Partial Extra Help/LIS

- Income Limit
 - \$1,699 (\$2,289 for couples)
- Asset/Resource Limit
- \$15,510 (\$30,950 for couples)

EPIC

1. \$75,000/\$100,000
2. Fee or Deductible Plan
3. Supplements Part D But Does Not Cover Deductible
4. Maximum Co-Pay \$20
5. SEP to Switch Part D Plans

1-800-332-3742

Fillable Application:

<https://www.health.ny.gov/forms/doh-5080-fillin.pdf>



and Medicare Working Together

What is EPIC?

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program administered by the Department of Health. It provides seniors with co-payment assistance for Medicare Part D covered prescription drugs **after any Part D deductible is met**. EPIC also covers many Medicare Part D excluded drugs.

- **Fee Plan** members pay an annual fee to EPIC based on their income. The EPIC co-payments range from \$3 - \$20 based on the cost of the drug. Those with Full Extra Help from Medicare have their EPIC fee waived.
- **Deductible Plan** members must meet an annual out-of-pocket deductible based on their income before paying EPIC co-payments for drugs.

EPIC also pays Medicare Part D plan premiums, up to the amount of a basic plan, for members with annual income below \$23,000 if single or \$29,000 if married.

Those with higher incomes must pay their Part D plan premiums.

- To help them pay, their EPIC deductible is lowered by the annual cost of a Medicare Part D basic plan.
- EPIC deductibles for income in shaded areas on the Deductible Plan schedule will be less than the amounts shown.

Who can join?

- A resident of New York State 65 or older with annual income up to \$75,000 if single or \$100,000 if married.
- An eligible senior with a Medicaid spend down not receiving full Medicaid benefits.

Medicare Part D Enrollment

All EPIC members must have Part D in order to receive EPIC benefits. Because EPIC is a qualified State Pharmaceutical Assistance Program, members are able to join a Part D plan during the year once enrolled in EPIC. They also can change their Medicare Part D plan one time during the year.

"Extra Help" can save money!

If EPIC determines a senior may be eligible for Extra Help, EPIC will mail a Request for Additional Information (RAI) form. The senior is then required, by law, to provide the additional information to obtain EPIC coverage.

- Seniors who already receive Extra Help can send a copy of their determination letter from Social Security Administration with their form.
- If approved for full Extra Help, the senior will have lower co-payments and will not have a Medicare Part D coverage gap. Medicare and EPIC will pay all or most of the monthly Part D plan premium.
- EPIC will use the information on the RAI form to apply for Extra Help on the senior's behalf and it will not be used for EPIC determination.

How to Apply

- Complete the application, sign it and mail it to the address below.
- Apply separately or spouses living together can both use the same form.
- Report the total income for you and your spouse if living together (even if only one is applying) and both must sign the form.

For more information call the toll-free EPIC Helpline at **1-800-332-3742 (TTY 1-800-290-9138)**
Download an application at: http://health.ny.gov/health_care/epic/application_contact.htm
choose which language version or write:

EPIC
P.O. Box 15018
Albany, New York 12212-5018

Medicare Savings Programs

- **NO resource limit for NYS residents**
- **Qualified Medicare Beneficiary (QMB)**
 - \$1,153/month individual - \$1,546/month couple
 - Covers premiums, deductibles and coinsurance
- **Specified Low Income Beneficiary (SLMB)**
 - \$1,379/month individual - \$1,851/month couple
 - Covers Part B premium ONLY
- **Qualified Individual 1 (QI-1)**
 - \$1,549/month individual - \$2,080/month couple
 - Covers Part B premium ONLY
- **Automatically qualify for Part D Full Extra Help**

Medigap/ Medicare Supplement

Medigap

- Ten plans (A-N)
- All plans cover Part A coinsurance (Days 61-90), (60) lifetime reserve days plus 365 additional days
 - All cover Part A deductible except Plan A
 - Most plans cover entire Part B (20%) coinsurance
- Standard Benefit/Continuous open enrollment
- Up to 6 month waiting period (WP) for pre-existing conditions BUT credit prior coverage toward WP
- https://www.dfs.ny.gov/consumers/health_insurance/supplement_plans_rates
- People newly eligible for Medicare in 2020 (or later) CANNOT purchase Plan C or Plan F

BENEFITS INCLUDED IN THE TEN STANDARD MEDICARE SUPPLEMENT PLANS

Basic Benefit: Included in all plans

•**Hospitalization:** Part A copayment, coverage for 365 additional days after Medicare benefits end, and coverage for 60 lifetime reserve days copayment.

•**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses).

•**Blood:** First 3 pints of blood each year.

•**Hospice:** Part A cost sharing.

High Deductible Plan F and Plan G – \$2,490

A	B	C	D	F*	G*	K	L	M	N
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit**	Basic Benefit**	Basic Benefit	Basic Benefit**
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance (50%)	Skilled Nursing Coinsurance (75%)	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible (50%)	Part A Deductible (75%)	Part A Deductible (50%)	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess	Part B Excess				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out of Pocket limit \$6,620	Out of Pocket limit \$3,310		

MEDICARE SUPPLEMENT INSURANCE POLICIES (March 2022)

PLAN	Aetna 800-345-6022	Bankers Conseco 800-845-5512	Emblem (formerly GHI) 800-444-2333	Empire Blue Cross Blue Shield 855-306-9355	Globe Life Insurance * 800-331-2512	Humana 800-486-2620	Mutual of Omaha 800-228-9999	TransAmerica Financial 800-752-9797	United Health (AARP) Must be an AARP member to enroll (age 50+) 800-523-5800
A	\$318.21	\$413.54	\$194.87	\$179	\$240/268	\$321.19	\$351.72	\$195	\$188.50
B	\$362.44	\$540.65	\$253.28	\$241.11	\$328/368	\$362.61	\$512.25	\$257	\$270.50
C**			\$300.87		\$397/444	\$439.46	\$512.82	\$304	\$332.25
D					\$391/438		\$503.90	\$280	
F**	\$422.90	\$729.96	\$530.29	\$337.83	\$374/419	\$448.38	\$516.15	\$306	\$320.00
F+**		\$75.69	\$74		\$72/\$81	\$93.09			
G	\$406.26	\$671.84	\$302	\$291.75	\$348/390	\$400.38	\$478.04	\$281	\$280.25
G+		\$75.69	\$67.69		\$72/\$81	\$92.97			
K		\$112.08			\$137/154	\$209.34		\$140	\$88.00
L		\$322.45			\$206/231	\$298.98		\$208	\$182.75
M		\$446.65					\$526.10	\$256	
N		\$439.55	\$220	\$207.60	\$259/290	\$284.05		\$241	\$211.25

Medicare Advantage

Medicare Advantage (MA)

- **Eligibility**

- Must Have Parts A and B
- Must Live in Service Area of Plan

- **Enrollment**

- October 15 – December 7 (Annual Election Period)
- January 1 – March 31 (MA Open Enrollment Period)

- **Benefits/Costs**

- Covers at least what Medicare does
 - Plus Additional benefits (Hearing Aids/Dental/Vision)
- Fixed co-payments (or coinsurance) for most services
 - Up to Maximum Out of Pocket (MOOP)
 - \$7,550/\$11,300 (2022)

Types of Medicare Advantage Plans

Health Maintenance Organization (HMO)

- In-Network Benefits ONLY

HMO-Point of Service (HMO-POS)

- Limited Out-of-Network Coverage

Preferred Provider Organization (PPO)

- Access to out-of-network (OON) Medicare Providers

Choices in Medicare

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graph TD; A[Choices in Medicare] --> B[Original Medicare + Medigap]; A --> C[Medicare Advantage];
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Original Medicare + Medigap

- More provider choice
- More complete coverage
 - Higher premium

Medicare Advantage

- Provider Network
- Higher cost-sharing
- Lower Premium
- Extra Benefits

NYC Medicare Advantage Plus Plan

NYC Medicare Advantage (MA) Plus Plan for NYC Retirees

- NYC Medicare Advantage (MA) Plus Plan for NYC Retirees - UPDATE
 - NYC Medicare Advantage Plus Plan NOT being implemented April 1, 2022
 - Retirees do NOT need to opt out of the Medicare Advantage Plus Program in order to remain in Senior Care or current plan on April 1
 - All retirees will remain in their current plans until further notice
 - Most NYC retirees covered under Senior Care
 - Acts as a supplement to Original Medicare
 - Does not cover Part B deductible
 - Plus has additional \$50 deductible
 - Senior Care has new \$15 co-pays for many services which started January 2022
 - This change was NOT impacted by the delay of the NYC MA Plus plan