

MEDICARE & YOU

Understanding Your Medicare Choices

What Agencies Are Responsible for Your Healthcare?



Social Security

Enrolls most people in Medicare



Centers for Medicare & Medicaid Services (CMS)

Forms Medicare policy and administers Medicare coverage, benefits, and payments



Office
of Group
Benefits

STATE of LOUISIANA

Office of Group Benefits (OGB)

Administers insurance for state employees, retirees, teachers and other designated groups

Social Security Administration

The screenshot shows the Social Security Administration website in a browser window. The browser's address bar displays 'ssa.gov'. The page features a dark blue header with the Social Security logo, navigation links for 'Benefits', 'Medicare', and 'Card & record', a search bar, and a 'Sign in' button. Below the header, a large blue banner contains the text 'Securing your today and tomorrow'. A central white box is divided into three columns: 'Prepare' (with a laptop icon), 'Apply' (with a document icon), and 'After you apply'. The 'Prepare' column lists 'Check eligibility for benefits' and 'Plan for retirement'. The 'Apply' column lists 'Apply for benefits' and 'Sign up for Medicare'. The 'After you apply' column lists 'Check application or appeal status' and 'Appeal a decision we made'. A 'Feedback' button is visible on the right side of the banner. Below the banner, the text 'Manage benefits & information' is displayed. The Windows taskbar at the bottom shows the date '8/5/2024', the time '9:08 PM', and the date '5/17/2023'.

Home | State Health Insurance A... | Resource Library | SHIP TA | The United States Social Security | +

ssa.gov

CTM (2) | CSG Portal | LDI (2) | MARX | SSA Part D Extra Help pr... | Medicare.gov - the... | TA Center | Webinars | Yahoo! | ncoa | Imported From IE | CMS Enterprise Por... | STARS | 2023 Landscapes Pr...

An official website of the United States government [Here's how you know](#)

What should I do if I get a call claiming there's a problem with my Social Security number or account?

Social Security | Benefits | Medicare | Card & record | Search SSA.gov | Español | Sign in

Securing your today and tomorrow

Prepare
Check eligibility for benefits
Plan for retirement

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Feedback

Manage benefits & information

78°F Mostly cloudy | Search | 9:08 PM 5/17/2023

8/5/2024



Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)



Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)

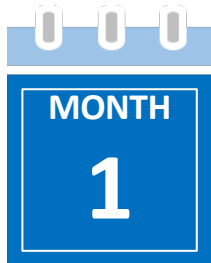
Sign up for other parts of Medicare

Feedback



Initial Enrollment Period (IEP)

7-Month Period



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.

If you apply **after** the month you turn 65, your coverage begins the month after application.



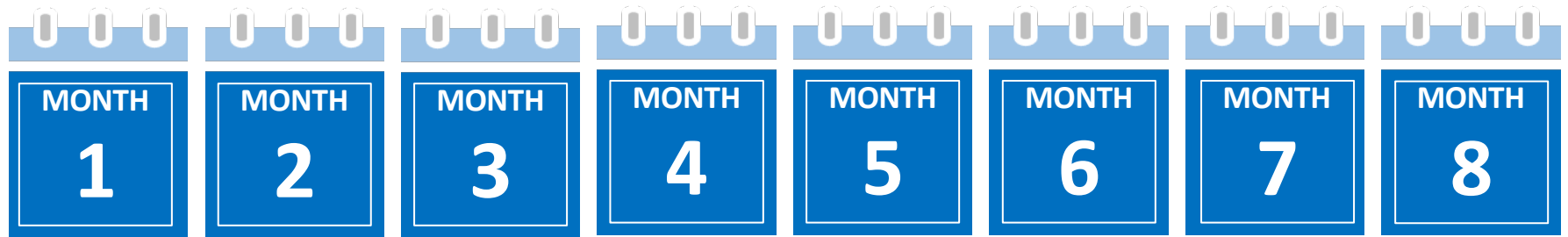
If you enroll after your IEP, you may pay a late enrollment penalty



Special Enrollment Period (SEP)

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

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



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

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).

What Are the Parts of Medicare?



Part A
(Hospital Insurance)



Part B
(Medical Insurance)



Part D
(Drug coverage)

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

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



Part A
Hospital Insurance

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 services
- Medically necessary outpatient physical and occupational therapy, and speech-language pathology services
- Outpatient mental health care services
- Limited number of outpatient prescription drugs under certain conditions



Part B
Medical Insurance

What You Pay in Original Medicare in 2024: Part B

| | |
|---------------------------------|--|
| Part B Monthly Premium | \$174.70 |
| Yearly Deductible | \$240 |
| Coinsurance for Part B Services | <ul style="list-style-type: none">▪ 20% for most covered services, like doctor's services and some preventive services, if provider accepts assignment▪ \$0 for most preventive services▪ 20% for outpatient mental health services, and copayments for hospital outpatient services |

★ **NOTE:** If your annual income exceeds \$100,000 (single); \$200,000 couple, you will be subject to higher Part B premium due to Income Related Monthly Adjustment Amount (IRMAA)

Medicare Advantage Plans (Part C)

Offered by Medicare-approved private companies that must follow rules set by Medicare.

- In many cases, you can only use doctors who are in the plan's network.
- In many cases, you may need to get approval from your plan before it covers certain drugs or services.
- Plans may have lower or higher out-of-pocket costs than Original Medicare. You may also have an additional premium.
- Plans may offer some extra benefits that Original Medicare doesn't cover—like certain vision, hearing, and dental services.

Part A



Part B



Most plans include:

Part D



Some extra benefits

Some plans also include:

Lower out-of-pocket costs

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

Employer Group Health Plans (GHPs)

Coverage offered by many employers and unions to current employees and their families, and/or retirees

- **Plan Types:** Fee-for-service, managed care
- **Employee Decision:** Employees usually can choose to keep or reject
- **Businesses with 50 or fewer employees:** Can offer Small Business Health Options Program (SHOP) plans from the Marketplace

OGB Retirees

Do you know the significances of July 1, 2005

- If you are eligible for premium free Medicare Part A (hospitalization), you **MUST** also enroll in Medicare Part B
- This also applies to your spouse if covered by OGB
- Failure to enroll results in failure to pay claims
- If **NOT** eligible for premium free Part A, you **MUST** provide verification from Social Security.



OGB Medicare Advantage

2024 OGB endorsed advantage plans during annual enrollment:

- Blue Advantage HMO
- Humana HMO
- Peoples Health HMO-POS

The plan pay primary. They replace Medicare while enrolled.

These companies also offer plans to non-OGB members.

OGB Secondary Plans



Retirees can also select from five OGB benefit options during annual enrollment:

- Pelican HRA1000
- Magnolia Local Plus
- Magnolia Open Access
- Magnolia Local

These benefit options will be secondary to Medicare.



Prescription Drug Coverage – Non-Medicare & Medicare



OGB's pharmacy vendor for active members and their dependents and retirees and their dependents who are not eligible for Medicare who are enrolled in the following plans:

Pelican HRA1000 * Magnolia Local * Magnolia Local Plus * Magnolia Open Access



Medicare Prescription Drug Plan (Part D)

OGB's prescription drug plan for retirees and their dependents who are eligible for Medicare and enrolled in the following plans:

Pelican HRA1000 * Magnolia Local * Magnolia Local Plus * Magnolia Open Access

SilverScript is a Medicare Part D prescription drug plan with additional coverage provided by the Office of Group Benefits. The plan is provided by SilverScript Insurance Company® which is affiliated with CVS Caremark

Questions??



Thank You

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8/5/2024