



# Welcome to Medicare

**Presented by: Certified SMP/SHIP Counselors  
Southern Maine Agency on Aging**



**Mission driven  
& donor supported  
ZOOM Video Conference**

**A donation of \$40.00 is suggested  
and always gratefully accepted**

**Thank you!**

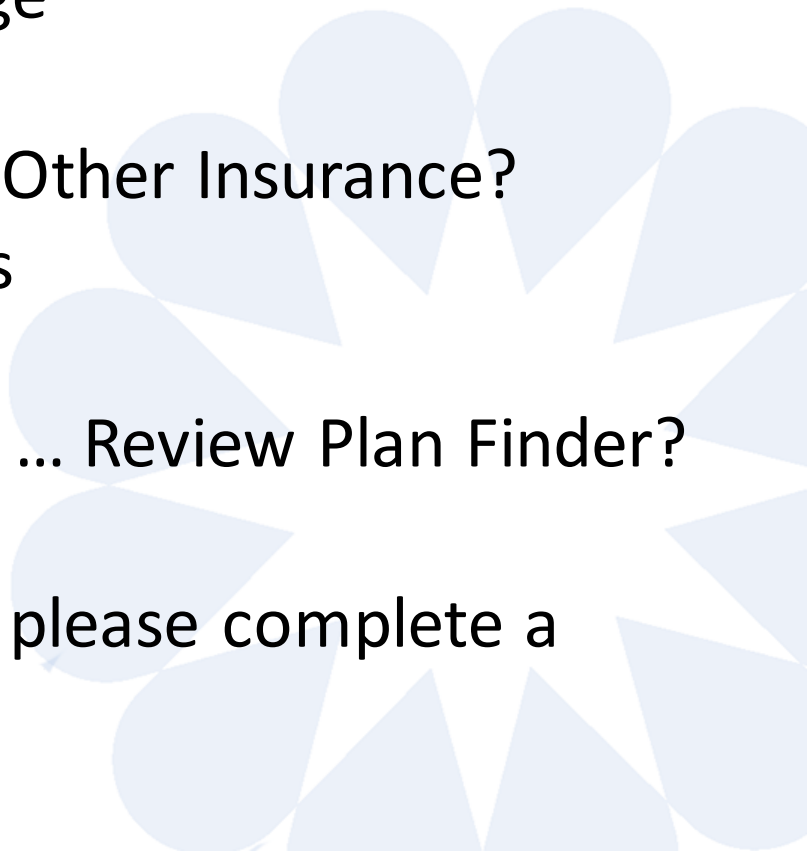
# Southern Maine Agency on Aging

- We are a not-for-profit 501(c)3 organization
- We operate with some paid staff and a large pool of volunteers
- Funding comes from grants, private funding, and donations
- We offer a wide variety of programs for seniors



Check out our website:  
[www.smaaa.org](http://www.smaaa.org)

# Medicare Seminar Topics

- Introduction ... These are the questions that we've received ...
  - Did you know there are two ways to get Medicare?
  - Medicare Supplemental Coverage
  - What is an Enrollment Period?
  - How Does Medicare Work With Other Insurance?
  - Timeline/To Do List & Next Steps
  - Ask Questions ...
  - How Can I Compare My Options ... Review Plan Finder?
  - Various follow up options ...
  - We would love your feedback ... please complete a brief survey
- 

# Start

Step 1: Decide how you want to get your Medicare coverage

Original Medicare

or

Medicare Advantage Plan (Part C)

**Part A**

Hospital  
Insurance

**Part B**

Medical  
Insurance

**Combines Parts**

**A and B**

**usually Part D**

Step 2: Decide if you want to add Supplemental Coverage

**Medigap**

Medicare  
Supplemental  
Insurance

Step 2: Decide if you need to add DRUG coverage

**Part D**

Prescription Drug Coverage  
(if not already Included)

Step 3: Decide if you want to add DRUG coverage

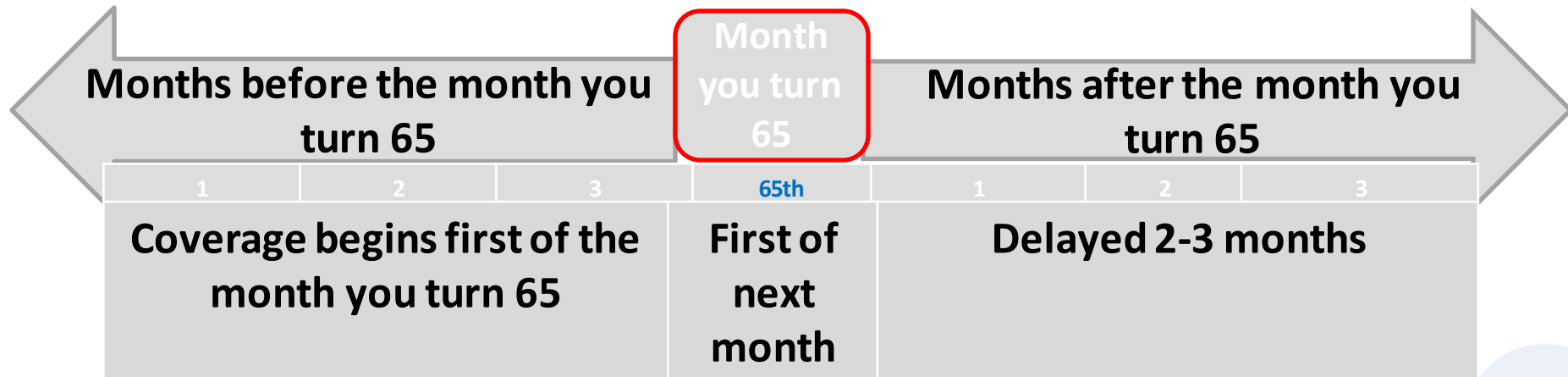
**Part D**  
Prescription  
Drug  
Coverage

End

End

If you have a Medicare Advantage Plan,  
you cannot be sold a Medigap Policy to  
pay for out-of-pocket costs.

# Medicare Initial Enrollment Period (IEP)



During your IEP you can enroll:

- Part A, Part B
- Part C (if you have Part A and Part B)
- Part D (if you have Part A and/or Part B)
- Medigap policy (if you have Parts A and B)

**No late enrollment penalties**

**7-Month Period**

# Key Medicare Enrollment Periods

*Important Dates to remember depending on your situation*

## Initial Enrollment

*7 Month window: 3 months before your birthday, your birthday month, and 3 months after your birthday*

## General Enrollment

*If you miss your IEP ..  
Jan 1<sup>st</sup> to March 31<sup>st</sup> --  
- Effective July 1<sup>st</sup>  
Penalties may apply*

## Special Enrollment

*You can enroll in Medicare after leaving your employer plan. You have 8 months after leaving an employer plan, ACA, or other insurance.*

*You can also make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen, e.g. retirement, if you move, if you lose other insurance coverage.*

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# Should I sign up for Part A and/or Part B? Do you have an opportunity to use other Insurance?

**SHOULD I ENROLL IN PART A AND/OR PART B WHEN ELIGIBLE FOR MEDICARE? THAT DEPENDS!**

*Different rules apply here depending on:*

- *how long you have worked*
- *what kind of health coverage you currently have*
- *how large your employer is*
- *whether you have an HSA*
- *are you considered disabled?*

**CHECK WITH YOUR HR DEPARTMENT, EMPLOYER, INSURANCE CARRIER, ACA NAVIGATOR, OR SHIP COUNSELOR WHEN IN DOUBT**

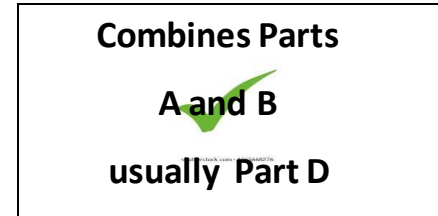
# Start

Step 1: Decide how you want to get your Medicare coverage

Original Medicare

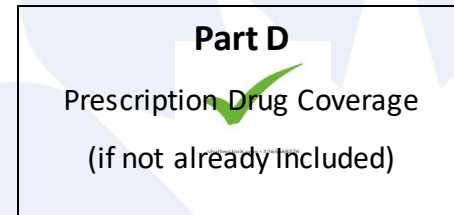
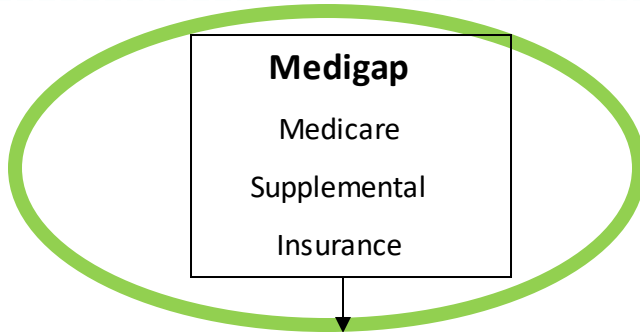
or

Medicare Advantage Plan (Part C)

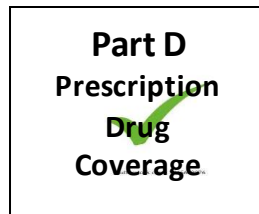


Step 2: Decide if you want to add Supplemental Coverage

Step 2: Decide if you need to add DRUG coverage



Step 3: Decide if you want to add DRUG coverage



End

End

Remember: If you have a Medicare Advantage Plan, you cannot be sold a Medigap Policy to pay for out-of-pocket costs.



# Factors to Consider When Selecting a Medicare Supplement Plans (Medigap) VS Medicare Advantage Plans

## MEDIGAP

### Original Medicare + Medigap Supplement

- ✓ Higher premiums but **no** co-pays
- ✓ Freedom to choose doctors
- ✓ No referrals necessary
- ✗ Some routine services **not** covered (vision, hearing)
- ✓ Covered anywhere in US

VS

## MEDICARE ADVANTAGE

### Medicare Advantage Plan

- ✗ Generally lower premiums but **has** co-pays
- ✗ May be restricted to network
- ✗ May need referrals for specialists
- ✓ May include extra benefits (vision, hearing, fitness)
- ✗ Emergency services **only** outside service area

# Opportunities to Change Plans

*Important Dates to remember depending on your personal situation*

## Some points to keep in mind:

**Advantage Plan Trial Period: 36 months (at the most):** May try out an Advantage Plan and switch back within 3 years to Medigap and PDP with Guaranteed Issue.

You may not retain Guaranteed Issue for Medigap Plan enrollment when going back to original Medicare if outside the trial period

## Medicare Advantage Enrollment

*Enrollment or dis-enrollment for Medicare Advantage Plans (MAPs) are from Jan 1<sup>st</sup> through March 31<sup>st</sup>. You then can switch to another MAP, or go back to Original Medicare with a PDP.*

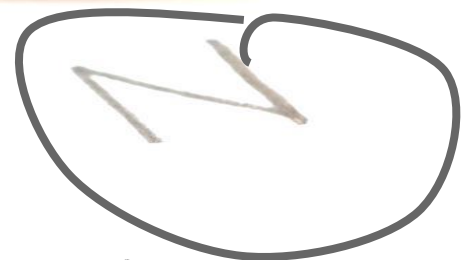
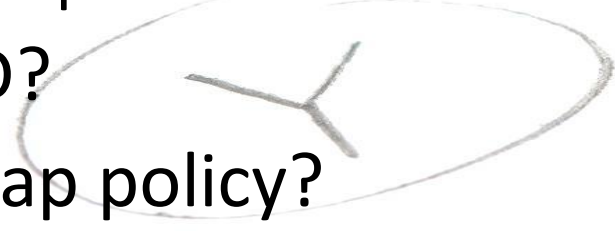
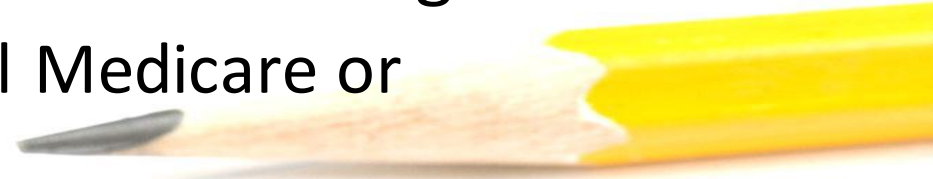
## Annual Open Enrollment

*You can review/change your coverage every year from Oct 15<sup>th</sup> thru Dec 7<sup>th</sup> with coverage starting Jan 1<sup>st</sup>*

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# Medicare Decisions ...

- Should I sign up for Part A? When? How?
- Should I take Part B? When?
- Original Medicare or Medicare Advantage?
  - How Do I Decide? Original Medicare or Medicare Advantage?
  - What are my out of pocket costs?
- What about Part D?
- Do I need a Medigap policy?
- Can I get help with Medicare costs?



*Maybe?*



# Medicare To Do list

(see your handouts for more detail)

- Read your Medicare & You Handbook
- Sign up for Medicare
- Find out what Medicare covers and what it costs
- Learn how Medicare works with other health insurance
- If you haven't already, decide how to get your Medicare coverage (Original Medicare vs Medicare Advantage Plan)
- Create an account at [medicare.gov](https://www.medicare.gov) once you receive your Medicare card



- Using the Plan Finder Tool, decide on the coverage that is best for you
- Enroll in the coverage you have determined is best for you
- Dis-enroll in your current coverage

# Stay Tuned ... Plan Finder Tool is Next

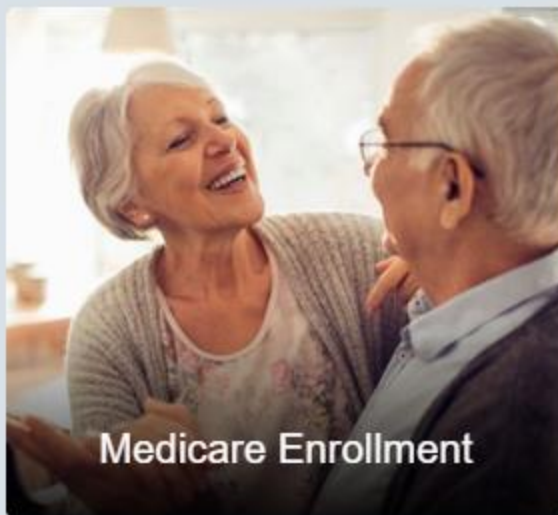
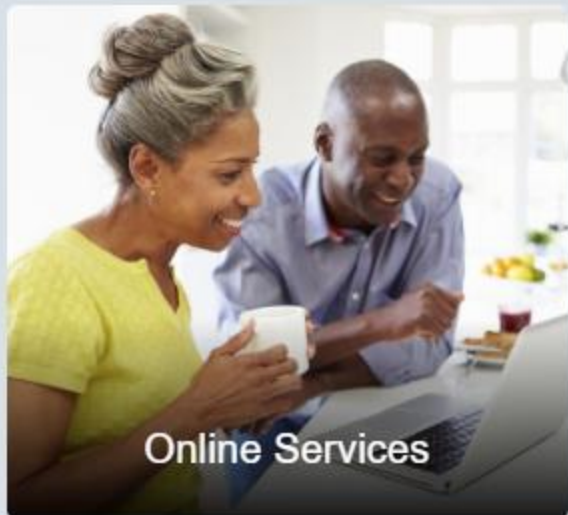


# eMedicare ...

- Review Important websites:
  - Social Security (to enroll)
  - Medicare.GOV
    - ✓ MyMedicare
    - ✓ Plan Finder



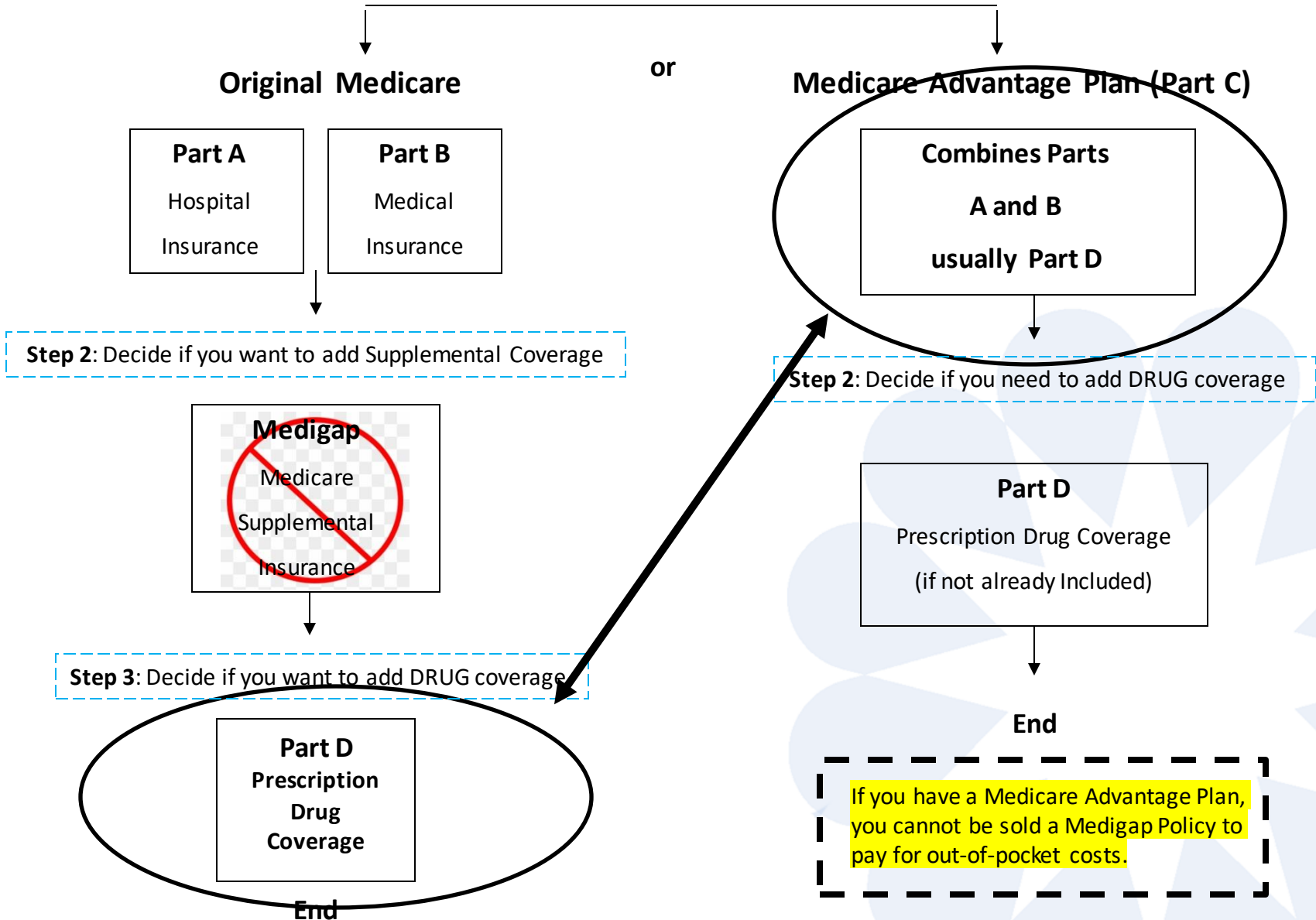
# Social Security – It's how you enroll in Medicare



On your browser go to: [SSA.GOV/myaccount](https://SSA.GOV/myaccount) to create an account or to login

# Medicare.Gov – Plan Finder

## Research Plans that are right for you





# MEDICARE.GOV

The image shows a screenshot of the Medicare.gov website. At the top left is the Medicare.gov logo. On the top right, there are navigation links for 'Basics', 'Health & Drug Plans', and 'Providers & Services', along with a 'Log in' button and a search icon. The main banner features the text 'It's Open Enrollment - now to Dec 7' over a background image of an elderly couple. Below this text are two buttons: 'Find 2022 Health & Drug Plans' and 'Log in/Create Account'. The 'Log in/Create Account' button is circled in black, and a black arrow points to it from the right. Below the banner is a green section with the text 'See how Medicare is responding to Coronavirus' and a 'Learn More' button. At the bottom, there are four white boxes with icons and text: 'Get started' (hand icon), '2022 Medicare costs' (dollar sign icon), 'Find care providers' (binoculars icon), and 'Talk to Someone' (phone icon). On the right side, there is a vertical 'Feedback' button and a yellow notification box with the text 'Our menus have changed' and an 'OK' button.

On your browser go to: medicare.gov – Don't be fooled by "look-a-like" website

# Create a MyMedicare Account (continued)

## Create an account

STEP 1 OF 3

### Your Medicare information

All fields required.

#### MEDICARE NUMBER

[Where can I find my Medicare Number?](#)

#### PART A COVERAGE START DATE

[Where can I find my Part A start date?](#)

#### DATE

Use the format MM/DD/YYYY

Month	Day	Year		
<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>

Don't have Part A?

[Switch to Part B](#)



# Create a MyMedicare Account (continued)

## DATE OF BIRTH

Use the format MM/DD/YYYY

Month

Day

Year

 /  / 

## ZIP CODE OR CITY

## PART A COVERAGE START DATE

[Where can I find my Part A start date?](#)

Month

Day

Year

 /  / 

[Don't have Part A? Switch to Part B.](#)

- By checking this box, you certify that the information listed above is true and complete to the best of your knowledge.
- By checking this box, you agree to the rules and regulations regarding the use of this site. Please view the [Online Services and Web Confidentiality Agreements](#) here. You must accept the agreements to continue with registration.

Next

Cancel

FEEDBACK

Complete all the information requested then click "Next" –on the security notice on the next page click "OK", then create a username and password. Be sure to follow the guidelines for a strong password. Then answer "security questions" to be used if you forget your password. Lastly, click "submit". You will then be asked to login using the information that you just provided.

# Accessing the Medicare Plan Finder ...

It's Open Enrollment -  
now to Dec 7

[Find 2022 Health & Drug Plans](#)

[Log in/Create Account](#)

See how Medicare is responding to Coronavirus

[Learn More](#)



**Get started**

Learn about Medicare



**2022 Medicare costs**

See basic Medicare costs  
for 2022



**Find care providers**

Compare hospitals,  
nursing homes and more



**Talk to Someone**

Get answers & local help

**Our menus  
have changed**

Let us help you find what  
you're looking for!

OK



# Medicare Plan Finder Screen ...

Medicare.gov

Log in

Español

## Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

[Log in or Create Account](#)

[Continue without logging in](#)

### New to Medicare?

Learn about your options & enroll in a plan.

[Learn more about options](#)

### Qualify for a Special Enrollment Period?

Log in or create account to change your 2020 coverage.

[Log in or Create Account](#)

[Continue without logging in](#)

[Looking for Medigap policies?](#)

FEEDBACK

You can use the plan finder without a MyMedicare Account ... click here:

# Fasten your seat belts ...

- **Plan Finder Demo**
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- **Plan Finder Demo**
- **Plan Finder Demo**
- **Plan Finder Demo**



# Remember to Connect with Us for Follow Up Options

## Do Your Homework

- Consider your personal situation & what's important to you
- Try the [Medicare.GOV - Plan Finder](#)

## Call the SMAA Medicare Information Line

- (207) 396-6500 – option #3
- Follow up on Medicare questions and options

## On Our Website – [www.smaaa.org](http://www.smaaa.org) :

- [Medicare Frequently Asked Questions](#)
- [Submit a Medicare Question](#)

## Learn More with Plan Finder Seminars

- [Seminar Event Listings](#)



Would you please take a few minutes to complete a very brief survey to let us know how this program impacted you by clicking on this link:

[www.surveymonkey.com/r/ACLED](http://www.surveymonkey.com/r/ACLED)

