



2016 Medicare Quick Guide Certified Enrollers

Overview

Beginning in August, 2016, Covered California will send a [notice](#) to those consumers approaching or are over their 65th birthday who may be eligible for Medicare. The notice advises them that they may no longer be eligible for Advanced Premium Tax Credit or Covered California coverage. If the consumer receives the notice, it will be displayed in the online application (CalHEERS).

Medicare

Medicare is the federal health insurance program for people who are 65 years of age or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

Coverage Type:	Original Medicare	Original Medicare	Medicare Advantage Plans	Prescription Drug Plans	Medicare Supplemental Plans
AKA:	Part A	Part B	Part C	Part D	Medigap
Offered By:	Federal	Federal	Private (Contracts with Medicare)	Private	Private
What is Covered:	<ul style="list-style-type: none"> Inpatient Hospital Stay Nursing Facility Needs Hospice Care Home Health Care (Limited) 	<ul style="list-style-type: none"> Doctor Services (Limited) Outpatient Care Medical Supplies Preventive Services 	<ul style="list-style-type: none"> Benefits of Part A Benefits of Part B Most Offer Prescription 	<ul style="list-style-type: none"> Add Drug Prescription Coverage to Part A and B 	<ul style="list-style-type: none"> Help Pay Cost not Covered by Part A and B
Medicare Open Enrollment	January 1 through March 31 (if consumer did not sign up when initially eligible)	January 1 through March 31 (if consumer did not sign up when initially eligible)	October 15 through December 7	October 15 through December 7	Open Enrollment or Special Enrollment Period

Medicare and Covered California Eligibility

After becoming eligible for Medicare, **most** consumers will no longer qualify for financial assistance through Covered California and will need to cancel their Covered California plan. Consumers must report Medicare eligibility to Covered California **within 30 days of becoming eligible**. If these consumers continue to receive financial assistance, they may have to pay some or all of it back to the IRS at tax time. **However, there is one exception:**

- If the consumer has to pay a premium for Medicare Part A coverage and they have not enrolled in Medicare Part A, they may be able to continue Covered California coverage and keep their financial assistance.

Enrolling in Medicare

A consumer can apply for Medicare by calling the Social Security Administration during their Medicare Initial Enrollment Period, which starts three months before the month of their 65th birthday and ends three months after the month of your 65th birthday (total of seven months).

- If a consumer misses their Initial Enrollment Period, they can enroll during the General Enrollment Period from January 1 through March 31 of each year but they may have to pay a late enrollment penalty to Medicare, which may increase each year that they do not enroll in Medicare.
- If a consumer keeps their Covered California plan because they missed their Initial Enrollment Period, they may have to pay some or all of the financial assistance they received for their Covered California plan back to the IRS at tax time.
- Consumers cannot purchase a Covered California health plan while enrolled in Medicare. A Covered California health plan provides the same health benefits received on Medicare. However, consumers should still apply through Covered California because they may be eligible for additional coverage through Medi-Cal.

Terminating Covered California

- To avoid a gap in coverage, a consumer should not cancel their Covered California health plan until they know their Medicare coverage start date.
- A consumer's enrollment in a Covered California plan will not be automatically be cancelled, even if they are enrolled in a Medicare plan through the same plan carrier as their Covered California health plan. The consumer must request the termination of the Covered California plan at least 14 days prior to their requested termination date.
- If a consumer does report Medicare eligibility to Covered California and continues to receive premium tax credits, they are deemed ineligible for premium tax credit as of the first day of the fourth calendar month following their 65th birthday.
- If a consumer's Medicare coverage has already started, Covered California will not be able to cancel their coverage for past months or the current month.

Medi-Cal & Medicare Coverage

If a consumer qualifies for both [Medi-Cal and Medicare](#), Medi-Cal will help pay for Medicare premiums and cost-sharing requirements, and may also cover some benefits that are not covered by Medicare, such as dental services, nursing home care, and personal care services. Also, a consumer might qualify for extra financial assistance to help with the cost of Medicare Part D prescription drug coverage.

Contact Information

- Medicare
 - Questions on Medicare enrollment consequences
 - 800.633.4227
 - www.Medicare.gov
- Health Insurance Counseling & Advocacy Program (HICAP)
 - Free, individual counseling on Medicare coverage questions, rights, and health care options
 - 800.434.0222
- Social Security Administration (SSA)
 - To change an address, Medicare Part A or Part B, or if a consumer lost their Medicare card
 - 800.772.1213