

Preparing for Medicare Worksheet

Using this worksheet may help you or a SHIBA counselor understand your Medicare options and deadlines

1. Know your Medicare choices

If you are still working, ask your employer:

- Should I enroll in Part A hospital coverage (no monthly premium to most people) and keep my group health insurance? Yes No
- Do I need to enroll in Medicare Part B (doctor/outpatient coverage with a monthly premium)? Yes No
- Does my insurance offer "creditable coverage" for Medicare Part D (prescription drug insurance)? Yes No
(If no, you may need to enroll in Medicare Part D)
- When I retire, do I have any retiree health insurance benefits? Yes No

Do you have medical insurance through a spouse?

- Does your employed spouse have employer benefits? Yes No
- Is he or she working (not on COBRA or retiree coverage)? Yes No
- Are you eligible for health benefits through your spouse's employer? (When you ask the employer, be clear that you are Medicare eligible. Yes No
If "yes," you may be able to decline Medicare Part B but ask the employer about this.

Are you a government employee/veteran? Ask your benefit specialist how government insurance works with Medicare – as an employee or as a retiree.

- **State of Oregon employees:** 503-224-7377 (Portland); toll-free at 1-800-768-7377, or www.pershealth.com
- **Federal employees (Office of Personnel Management):** 1-888-767-6738, or www.opm.gov/insure/health/medicare/medicare01.asp#4.
- **Veterans:** Talk to your county's Veterans' Services Officer or visit <http://www4.va.gov/healtheligibility/costs/MedicareDEligibility.asp>

2. Will your Medicare card arrive automatically?

Are you now collecting Social Security early retirement benefits?

- If yes, you should be automatically enrolled in Medicare Part A and Part B. Your Medicare card will arrive about three months before you turn 65. You must decide whether to keep or decline Part B. If you don't receive your card, contact your local Social Security office.

Retired early but delaying Social Security until full retirement age?

- If no, contact Social Security up to three months before you turn 65, or within three months after, to enroll in Medicare. Contact Social Security for Part B premium payment options/questions.

3. Chart your deadlines

- **I start Medicare on:** (First of month you turn 65 or one month earlier if your birthday is on the first day of the month.)
- **7-month Initial Enrollment Period (applies to Parts A, B, C, and D):**
 - **Starts** (3 months before your birthday month) _____
 - **Ends** (3 months after your birthday month) _____
- **Insurance companies must accept my application for a Medigap plan:**
 - **Starts** (date your Part B starts) _____
 - **Ends** (six months later) _____

4. Consider additional plans to your Medicare

Original Medicare consists of Parts A and B (hospital/doctor coverage). People with *only* this coverage don't have prescription drug coverage unless they enroll in a plan. They pay deductibles, 20 percent of doctor bills and other costs. Many people add coverage with one of the following options:

- o **Original Medicare** (Parts A and B) can go along with:
 - a **Medigap** (also called a supplement) and
 - a **Part D plan** (prescription drug coverage)
- o **Medicare Advantage** (This is Part C), bundles Parts A and B and often includes drug coverage.

Other coverage, from VA, Tricare, Medicaid, or an employee/retiree program, may also be available to you.

If you want Rx coverage

- **Medicare Advantage plan:** Drug coverage is usually integrated in your plan. You won't choose separate drug coverage. (*Exception:* Private Fee-For-Service plan members can choose separate Rx plans.) Be sure you know if it is included.
- **Original Medicare (Parts A and B):** You must select and enroll in a drug plan. Visit www.medicare.gov/find-a-plan/questions/home.aspx. Find tips for using this plan finder here: http://healthcare.oregon.gov/shiba/Documents/partd_stepbystep.pdf.
- **VA, Tricare, or employer Rx coverage:** If this is available to you, contact them to see if the coverage meets your needs.

5. Do I qualify for help with Part D costs?

- Is your annual monthly income less than **\$1,485 (2017)** for a single person or **\$2,003 (2017)** for a married couple living together? Yes No
- Are your resources (bank accounts, investments, and IRAs count, but don't count a home or car) less than **\$13,820 (2017)** for a single person or **\$27,600 (2017)** for a couple? Yes No
You may review eligibility and apply for assistance through Social Security: <http://www.ssa.gov>. SHIBA is also happy to help you with this application.

6. Ask your doctor's billing office what insurance it takes.

"Do you accept and bill Medicare?" (also known as Original Medicare or Fee-For-Service Medicare.) "Private Fee-for-Service" is a type of Medicare Advantage plan. Yes No
List the Medicare Advantage plans your doctor will bill; is she/he "in network"?

7. Select your Medicare insurance

In most areas, there are multiple Medicare supplements, multiple Medicare drug plans and multiple Medicare Advantage plans. Ways to review plans:

- Oregon publishes a guide to the Medicare plans available in Oregon: <http://healthcare.oregon.gov/shiba/Documents/or-medicare-guide.pdf>
- A SHIBA counselor can explain your choices: 800-722-4134
- Visit www.medicare.gov to compare drug, health, and Medigap plans.

Tips

- **Get your Medicare enrollment information from the source that protects you!**
 - o Part A or Part B Questions: *Social Security Document it!*
 - o Part C (Medicare Advantage) or Part D (Rx): *Medicare Document it!*
- **If you delay Part B enrollment because of other coverage, confirm your decision with Social Security to avoid a late enrollment penalty.**
- **Keep a log (spiral notebook works)**

Document phone calls: include names of people you speak with, dates, and times.