



A One Stop Shop for Minnesota Seniors

What's New for Medicare & Senior LinkAge Line®

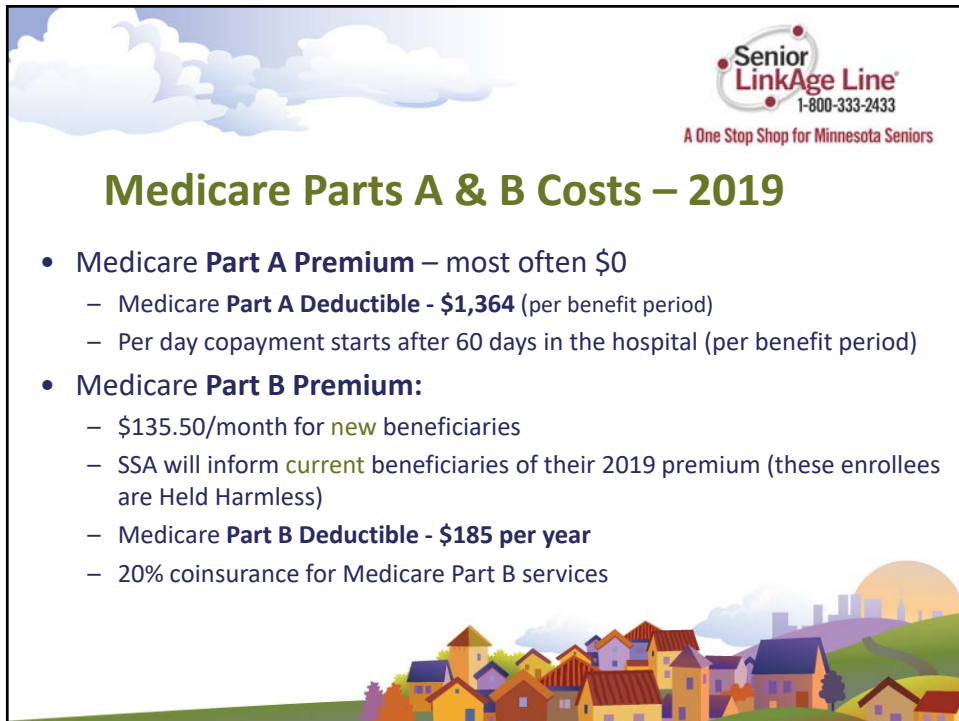
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Community Outreach Specialist
Senior LinkAge Line®



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Medicare Parts A & B Costs – 2019

- Medicare **Part A Premium** – most often \$0
 - Medicare **Part A Deductible** - **\$1,364** (per benefit period)
 - Per day copayment starts after 60 days in the hospital (per benefit period)
- Medicare **Part B Premium:**
 - \$135.50/month for **new** beneficiaries
 - SSA will inform **current** beneficiaries of their 2019 premium (these enrollees are Held Harmless)
 - Medicare **Part B Deductible** - **\$185 per year**
 - 20% coinsurance for Medicare Part B services

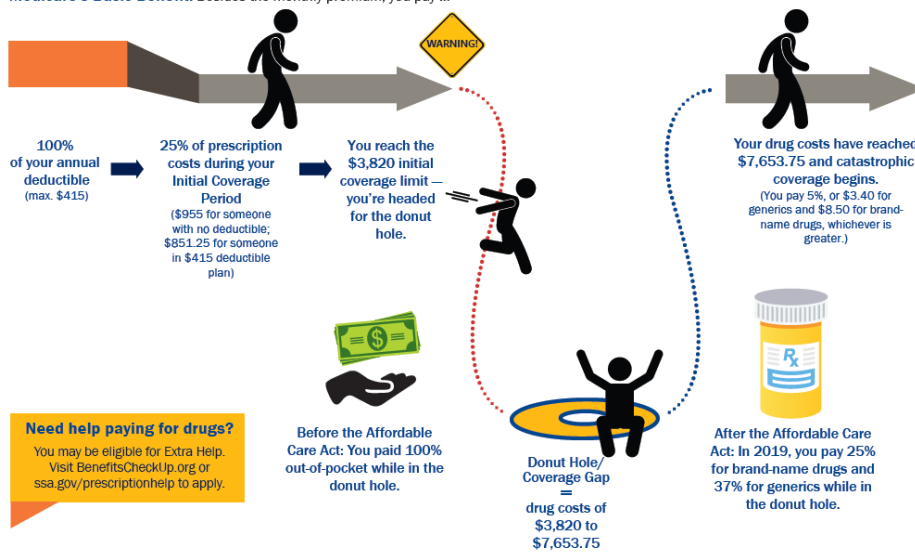


The Coverage Gap (The “Donut Hole”)

- **Maximum deductible** – up to \$415 for 2019
- **Initial Coverage Period** – Plan pays 75% of drug costs and beneficiary pays 25% (up to \$2,865-plan and \$955-beneficiary)
- **Donut Hole** – After Initial Coverage Limit is reached (\$3,820 total beneficiary costs + plan costs)
 - **Brand Name Drugs – 75% discount;** beneficiary pays 25%
 - **Generic Drugs – 63% discount;** beneficiary pays 37%
- **Catastrophic Coverage** – Begins when total amount spent during Initial Coverage Period and Coverage Gap is \$7,653.75. Beneficiary then pays 5% co-insurance or \$3.40 / \$8.50 per drug (whichever is greater)

MEDICARE PART D PRESCRIPTION DRUG BENEFIT IN 2019

Medicare's Basic Benefit: Besides the monthly premium, you pay ...





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Important Dates:

- **Annual Open Enrollment Period:** October 15 – December 7, 2018
- **Medigap Enrollment Window:** November 2, 2018 – March 4, 2019
 - For those who lost their Cost Plan
 - A chance to purchase a Medicare Supplement Policy (“Medigap”) without a health screening
- **Special Enrollment Period:** December 8, 2018 – February 28, 2019
 - For those who lost their Cost Plan
 - A chance to enroll in a different Medicare Advantage or Part D Drug Plan than the one selected during Open Enrollment
- **Medicare Advantage Enrollment Period:** January 1 – March 31, 2019
 - For all those enrolled in a Medicare Advantage plan
 - A chance to switch to a different Medicare Advantage plan or return to Original Medicare



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Cost Plan Enrollee – Deemed

- Auto-enrolled into a Medicare Advantage Plan on January 1, 2019
- Options:
 - Be auto-enrolled
 - Enroll into a Medicare Advantage Plan
 - October 15th, 2018 – March 31st, 2019
 - Purchase a Medigap Policy
 - November 2nd, 2018 – March 4th, 2019
 - Return to Original Medicare A & B
 - Medicare Part D penalty will apply if there is no creditable coverage for 63 consecutive days



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Cost Plan Enrollee – Not Deemed, Cost Plan w/ Part D

- Cost Plan and Part D will be ending December 31st, 2018
- Options:
 - Enroll into a Medicare Advantage Plan
 - October 15th, 2018 – March 31st, 2019
 - Purchase a Medigap Policy
 - November 2nd, 2018 – March 4th, 2019
 - Return to Original Medicare A & B

*Medicare Part D penalty will apply if there is no creditable coverage for 63 consecutive days



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Cost Plan Enrollee – Not Deemed, Cost Plan w/ stand-alone Part D

- Cost Plan will be ending December 31st, 2018. Part D plan will continue, if unchanged, into 2019
- Options:
 - Enroll into a Medicare Advantage Plan
 - October 15th, 2018 – March 31st, 2019
 - Purchase a Medigap Policy
 - November 2nd, 2018 – March 4th, 2019
 - Any changes to Part D would need to happen between Oct. 15th and Dec. 7th
 - Return to Original Medicare A & B
 - Medicare Part D penalty will apply if there is no creditable coverage for 63 consecutive days





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Key Differences Between Insurance Plan Types

Medigap	Medicare Advantage
Limited Guaranteed Issue	Guaranteed Issue (except ESRD)
Standardized - plans by all companies the same	Provisions vary by company and plan
No provider network (except Medicare SELECT)	Provider networks - can change
Policy provisions never change	Annual contracts - change every year on Jan. 1
Portable - good anywhere in the US	Must live in service area – travel rules
No Rx coverage - need a separate drug plan	Includes Rx coverage - cannot have separate Rx
Few non-Medicare benefits	Dental, vision, hearing, gym membership, etc.
Can change plan at company's discretion	Can change plans annually



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Extra Help & Assistance Programs

- **Low Income Subsidy – Social Security Application**
 - Full and Partial Extra Help available
 - Monthly income maximum: \$1,528 single / \$2,050 couple
 - Asset maximum: \$13,820 single / \$27,600 couple
- **Medicare Savings Programs – County Application**
 - QMB: income max. \$1,032 single / \$1,392 couple (+ asset limit)
 - SLMB: income max. \$1,234 single / \$1,666 couple (+ asset limit)
 - QI: income max. \$1,386 single / \$1,872 couple (+ asset limit)
- **Medical Assistance – County Application**
- **Prescription Assistance Programs**



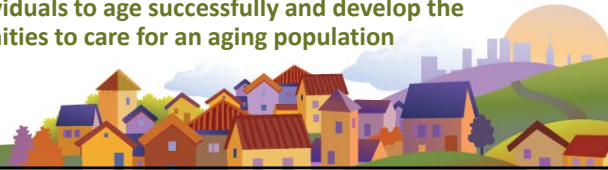


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METROPOLITAN AREA AGENCY ON AGING

- A non-profit organization that serves Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties
- Serves older adults, people with disabilities, and those who care for them, through a system of information, assistance, education, and support

Mission: Assist individuals to age successfully and develop the capacity of communities to care for an aging population



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Senior LinkAge Line®

1-800-333-2433

Link to a Local Aging Expert

- Statewide information & assistance for seniors, families, and caregivers
- Designated State Health Insurance Assistance Program (SHIP) for the State of Minnesota
- No cost to access our service
- Language Line for non-English speaking callers
- Hours: Monday-Friday 8:00 a.m.- 4:30 p.m.
- A service of the six Area Agencies on Aging in partnership with the MN Board on Aging





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Goals of Senior LinkAge Line

- Keep people independent by connecting them to home and community-based options.
- Provide information so that individuals can make informed choices & decisions about services and benefit programs.

Our policy is to provide comprehensive and objective information – we do not recommend any person, product, service, agency or program.



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Health Insurance Counseling

- **Available to persons with Medicare of any age**
- Counseling via telephone or in-person at community sites by state-certified Senior LinkAge Line staff and volunteers
- All information is kept confidential
- We provide comprehensive, objective information – we do not recommend any person, product, service, agency or program
- Assistance provided includes: Medicare benefits/eligibility, Medical Assistance, health insurance options, long-term care insurance options, filing insurance claims or appeals, completing forms and applications, prescription drug costs



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2019 EDITION

Health Care Choices
FOR MINNESOTANS ON MEDICARE

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1-800-333-2433
LINK TO A LOCAL AGING EXPERT

mi MINNESOTA
BOARD ON AGING

Mnhealthcarechoices.com

Medicare.gov
The Official U.S. Government Site for Medicare

type search term here Search

Sign Up / Change Plans | Your Medicare Costs | What Medicare Covers | Drug Coverage (Part D) | Supplements & Other Insurance | Claims & Appeals | Manage Your Health | Forms, Help, & Resources

Is my test, item, or service covered?

type your test, item, or service here Go

Find health & drug plans | Apply for Medicare | Get started with Medicare

Impacted by recent hurricanes? Get healthcare and prescription drugs in a disaster or emergency. [Learn more](#)

Open Enrollment starts October 15 and ends December 7. [Use the Plan Finder to review your coverage options](#)

Thinking about your Medicare coverage choices? [Get help](#)

Address change/Medicare card issue? Select your card issue... Go

Information for my situation Select your situation... Go

Find someone to talk to Select your state... Go

Find doctors, providers, hospitals, plans & suppliers

Find doctors & other health professionals

Find nursing homes

Blogs | News | Videos

Get help with costs

Find out how Medicare works with other insurance

Mail you get about Medicare

More Information

- Metropolitan Area Agency on Aging
 - www.metroaging.org
- Senior LinkAge Line®
 - 1-800-333-2433
 - www.minnesotahelp.info
- Minnesota Board on Aging
 - www.mnaging.org
- Medicare
 - 1-800-MEDICARE
 - www.medicare.gov
 - 1-800-447-8477 to report fraud/abuse



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