

Who is



?

***Exclusively available to those that OnBoard through HTA**

We HELP simplify and solve complex insurance decisions

Roadmap Consultation

Medicare A & B Enrollment Instruction

Assistance Understanding and Choosing Plans

MEDICARE ONBOARDING SERVICES

Questions

VIP SUPPORT*

Annual Review

Billing & Claims Help

WHAT MAKES HTA DIFFERENT?

Our Promise to our Clients:

- No unwanted phone calls
- No pushy sales agents
- We are on your team!

We Simplify Medicare

- Unlimited professional support
- Specializing in Medicare for over 20 years
- Access to over 20 insurance companies

- Salaried Advisors
- Not commissioned based
- Unbiased Advice
- NO pressure to buy



Leading With Heart

**This is a
complimentary
service!**



**NO COST to YOU, FAMILY or FRIENDS
NATIONWIDE SERVICE**

Our only request:

**Please allow us to help with your paperwork!
- HTA is paid by the insurance companies -**

**You do not pay higher
premiums with HTA**

Agenda

Medicare Parts A-D: Benefits & Costs

Differences in MS & MA

Enrollment Timing & Deadlines



Medicare is “health insurance” for

Age 65 and over

Under 65 on SSDI for 24 months

End Stage Renal Disease (ESRD).

or permanent kidney failure
requiring dialysis or
kidney transplant

**NOT RELATED TO
“Normal Retirement Age”**





DEADLINE

The Alphabet Soup of Medicare



Must enroll in Both



Enroll through Social Security Administration



Then choose



OR

Medicare Supplement Insurance

Enroll through HTA



Enroll through HTA

Must pay Medicare Part B premiums regardless of if you choose Medicare Advantage or Supplement.

Medicare Part A

Hospital Admission = Inpatient

Helps Cover:

- **Inpatient care** in hospitals
- Skilled nursing facility care (limited)
- Hospice
- Home health services (limited)

No cost

(provided you or your spouse have worked a minimum of 40 quarters)



Medicare Part B

Medical = Outpatient

Helps Cover:

- **Doctors & Specialists**
- **Diagnostic Testing-Lab, Xray, MRI, CT**
- **Outpatient-Surgery, Chemo, Radiation**
- **Non-Inpatient Hospital-ER & Observation**
- **Durable Medical Equipment**

Standard Premium 2025 = \$185.00

(premiums are based on income)



Medicare Part B – 2025

	Single	Joint	Married Filed Separately	Part B
Monthly/Person Same for each Spouse Based on MAGI Tax Return from 2 years ago	Up to \$106,000	Up to \$212,000	Up to \$106,000	\$135.00
	\$106,001 - \$133,000	\$212,001 - \$266,000	NA	\$259.00
	\$133,001 - \$167,000	\$266,001 - \$334,000	NA	\$370.00
	\$167,001 - \$200,000	\$334,001 - \$400,000	NA	\$480.90
	\$200,001 - \$499,999	\$400,001 - \$749,999	\$106,001 - \$394,000	\$591.90
	\$500,000 +	\$750,000 +	\$394,001 +	\$628.90

Medicare Out of Pocket Expenses

Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day) Days 101+	\$0 \$210 100%
Part B Deductible <i>Per calendar year</i>	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%
Foreign travel emergency	100%
Out of Pocket Maximum	no cap



Medicare Out of Pocket Expenses

Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day) Days 101+	\$0 \$209.50 100%
Part B Deductible <i>Per calendar year</i>	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%
Foreign travel emergency	100%
Out of Pocket Maximum	no cap

What is not Covered by Medicare?

- Dental
- Vision
- Hearing Aids & Fittings
- Long Term Care (Personal Needs)
- Routine Foot Care
- Cosmetic Surgery

Insurance Available

*Acupuncture is now covered by Medicare but only for chronic back pain -- limits apply.





“Part C”

All in One
Replaces Medicare A&B Card

OR

“MediGap”

al la carte
Secondary to Medicare A&B Card

Must pay Part B premium

**MEDICARE
ADVANTAGE**



Vs

**MEDICARE
SUPPLEMENT**



EXTRAS advertised on TV

Medicare Advantage Plans may include:



Dental

If offered, typically
\$250-\$3,000/year in benefits



Gym Memberships

If offered, typically
free memberships at participating gyms



Grocery Allowance

If offered, typically has
restrictions for **certain diagnosis**

Routine Vision

If offered, typically
\$100-\$200/year in benefits



Over the Counter Benefits

If offered, typically **\$25-\$200/quarter**
website or prepaid debit card



Money Toward Part B Premiums

If offered, typically
\$2-\$60/month in benefits



Comparing Differences:

Extras

Premium & Benefits

Access to Care

Medical Underwriting

Medicare Advantage

Dental, Vision, Hearing, RX & Extras

Gym Memberships, Meal Programs, OTC Benefits

May be Included

Lower Premiums
(\$0-\$150/month)

Higher Out of Pocket
(up to \$9,350/year in network)

Networks
PPO, HMO, PFFS

Managed Care
Prior Authorizations
Service Limits

1st Eligible
No medical questions

Annual Enrollment
Change any year between 10/15 and 12/7

Medicare Supplements

Dental, Vision, Hearing, RX & Extras

Not typically included

Separate Plans or discount programs may be available

Higher Premiums
(\$100-\$250/month)

Lower Out of Pocket
(around \$240/year)

No Networks
Use any Doctor that accepts Medicare
(99% of all non pediatric doctors participate with Medicare in 2020)

No Managed Care
You and your doctor choose most appropriate care

1st Eligible
No medical questions

6 months after Part B
Medical underwriting required to change (some states have certain exceptions)

How does MA Work?

Medicare Advantage

Copays for all covered services until you hit plan maximum out of pocket.

Rx costs do not count toward maximum out of pocket

***Chemotherapy & Other Infusion Therapy
20% Copay**

Approximate Monthly Premiums

	\$0	\$45	\$0
Medical coverage [?]			
Medical Deductible [?]	\$0.00	\$0.00	\$0.00
Medical out of pocket maximum [?]	\$6,900.00	\$7,550.00	\$7,550.00
Doctor Office Visit [?]	In-Network: \$0 copay per visit	In-Network: \$0 copay per visit	\$15
Specialist Office Visit [?]	In-Network: \$30 copay per visit	In-Network: \$35 copay per visit	\$45
Emergency Room [?]	In-Network: \$95 copay per visit	In-Network: \$95 copay per visit	\$95 If you are admitted to the hospital within 24 hours your cost share may be waived, for more information see the Evidence of Coverage
Hospital Inpatient Stay [?]	In-Network: \$225 copay per day for days 1-7, \$0 copay per day for days 8-90.	In-Network: \$250 copay per day for days 1-7	\$195 per day, days 1-7; \$0 per day, days 8-90

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	\$0	\$0	\$1,676	\$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%	\$0	\$0	\$419 \$838 100%	\$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	\$0 \$209.50	\$0 \$0	\$0 \$0	\$0 \$209.50	\$0 \$0
Part B Deductible <i>Per calendar year</i>	\$257	\$0	\$257	\$257	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%	\$0	\$0	20%	\$20 Doc & \$50 ER copay
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%	0%	0%	15%	15%
Out of Pocket Maximum	no cap	\$0	\$257	\$2,870	no cap
Foreign travel emergency <i>Plan pays up to \$50,000</i>	100%	\$250 then 20%	\$250 then 20%	\$250 then 20%	\$250 then 20%

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020	\$0	\$1,676	\$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%		\$0	\$419 \$838 100%	\$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	\$0 \$209.50		\$0 \$0	\$0 \$209.50	\$0 \$0
Part B Deductible <i>Per calendar year</i>	\$257		\$257	\$257	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%		\$0	20%	\$20 Doc & \$50 ER copay
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%		0%	15%	15%
Out of Pocket Maximum	no cap		\$257	\$2,870	no cap
Foreign travel emergency <i>Plan pays up to \$50,000</i>	100%		\$250 then 20%	\$250 then 20%	\$250 then 20%

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020	\$0	\$1,676	\$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%		\$0	\$419 \$838 100%	\$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	\$0 \$209.50		\$0 \$0	\$0 \$209.50	\$0 \$0
Part B Deductible <i>Per calendar year</i>	\$257		\$257	\$257	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%		\$0	20%	\$20 Doc & \$50 ER copay
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%		0%	15%	15%
Out of Pocket Maximum	no cap		\$257	\$2,870	no cap

Approx. Premiums=

\$175

\$155

\$50

\$130

MEDICARE ADVANTAGE PLANS

MEDICARE SUPPLEMENT PLANS

Pros

Cons

Pros

Cons

- Low premiums
- Additional benefits (drugs, dental, vision, gym, OTC, groceries, etc.)
- All-in-one plan
- Can change annually no medical questions

- Higher maximum-out-of-pocket costs (up to \$8,850 in network)
- Doctor networks
- Managed care
- Medical underwriting to change to Medicare Supplement later

- Low out-of-pocket costs
- No doctor networks
- Nationwide coverage
- No managed care
- Standardized, easy to understand plan options

- Higher premiums
- Purchase dental, vision and drug benefits separately
- Annual rate increases
- Multiple ID cards

Medicare Part D

MA = Purchase a Medical Plan that
INCLUDES Part D benefits

MS = Purchase a Standalone Part D
Plan for extra cost

What we need

- List of meds including dosage & frequency
- Name of Pharmacy

What we provide

- Report showing the anticipated costs of your medications
- Annual Review during AEP 10/15-12/7

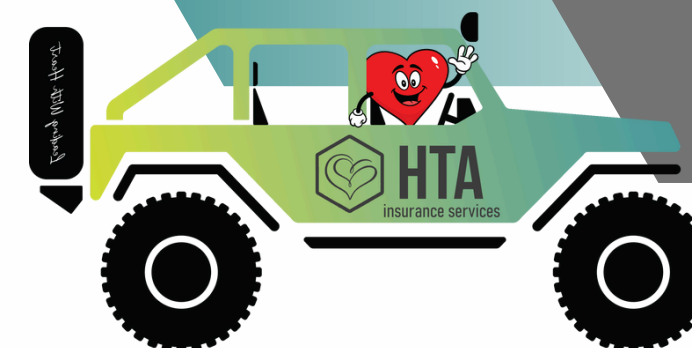
Deductibles and Copays vary by plan
Plans cover different medications
Plans rank medications in different tiers

**HTA VIP SUPPORT
FOR LIFE**

Questions

Billing & Claims

Annual Review



\$2,000 Out-of-Pocket Spending Cap

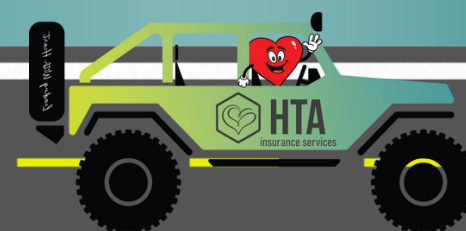
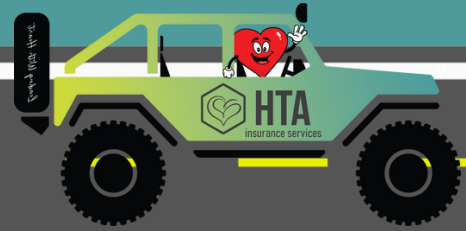
\$2,000-a year-out-of-pocket limit for prescription medications

- Applies to Medicare Part D AND drug coverage in Medicare Advantage Plans
- Includes deductibles, copayments and coinsurance for covered drugs
- Does not apply to premiums, non-covered drugs or Part B Drugs
- The amount of the cap can be adjusted in subsequent years if Part D costs rise



UNDERSTANDING PART D STAGES

2025



Up to \$590

Some tiers may not apply

Deductible

Pay Total Retail Cost

<\$2,000

Based on Out of
Pocket Cost

Initial Coverage

Pay Copay/Coinsurance

>\$2,000

Based on Out of
Pocket Cost

Catastrophic

Pay 0% of Retail Drug Cost

Medicare Part D IRMAA- 2025

	Single	Joint	Married Filed Separately	Part B	Part D IRMAA
Monthly/Person	Up to \$106,000	Up to \$212,000	Up to \$106,000	\$185.00	Premium Only
Same for each Spouse	\$106,001 - \$133,000	\$212,001 - \$266,000	NA	\$259.00	Premium + \$13.70
	\$133,001 - \$167,000	\$266,001 - \$334,000	NA	\$370.00	Premium + \$35.30
Based on MAGI	\$167,001 - \$200,000	\$334,001 - \$400,000	NA	\$480.90	Premium + \$57.00
Tax Return from 2 years ago	\$200,001 - \$499,999	\$400,001 - \$749,999	\$106,001 - \$394,000	\$591.90	Premium + \$78.60
	\$500,000 +	\$750,000 +	\$394,001 +	\$628.90	Premium + \$85.80

Must enroll in Both:

A&B Original Medicare
Enroll through Social Security Administration
Premiums are drafted from SSI if collecting, otherwise billed quarterly

Medicare Part A Estimate

Inpatient Coverage
To qualify for Part A for Premium-Free, you or a spouse must have paid a minimum of 40 quarters of Medicare Taxes

Part A \$0.00

Medicare Part B Estimate

Outpatient Medical Coverage
You may pay more for Part B if you are in a [Higher Income Bracket](#)

Part B \$185.00
Part D IRMAA \$0.00

[Medicare Enrollment Periods](#)

Choose one:

Medicare Supplement (MediGap)

OR Medicare Advantage (HMO/PPO)

C Medicare Advantage
OR
Medicare Supplement Insurance
Enroll through HTA

MS Plan G \$155.00
Estimated Premium
Max Out of Pocket: \$257 on Medicare Eligible Services
Enrollment Period: OEP (Open Enrollment Period)
 All eligible discounts applied

MA PPO \$0.00
Estimated Premium
Max Out of Pocket: \$8,850 in network/\$13,300 total in & out
Enrollment Period: Annual Enrollment Period (AEP)

Medicare Supplement premiums can be drafted from bank or billed. In addition, Medicare Advantage plans have option to draft from SSI.

Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services.
Accepted by all doctors and facilities that accept Medicare. No referrals required. No managed care.

Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services.
Doctors & facilities must accept your specific carrier and plan. Managed care plans: Referrals, Prior Authorizations and/or Quantity Limits on services may apply.

D Prescription Drug Plan
Enroll through HTA
Premiums can be drafted from bank or SSI or billed. IRMAA is drafted from SSI if collecting.

Standalone Part D

Advantage Part D (included)

\$35.00
Average Premium 2025
Enrollment Period: Annual Enrollment Period (AEP)

Not interested at this time

You will be responsible for Plan Deductibles, Copays, and Coverage Gap Expenses.
[Prescription Drug Programs and the 4 stages of coverage](#)

Total Monthly Premiums

With a Medicare Supplement

With a Medicare Advantage

\$375.00

\$185.00

Base Income Bracket (Under \$106K/\$212K)

Add \$100 per Income Bracket

Must enroll in Both:

[Medicare Enrollment Periods](#)



Enroll through Social Security Administration
Premiums are drafted from SSI if collecting, otherwise billed quarterly

Medicare Part A Estimate

Inpatient Coverage
To qualify for Part A for Premium-Free, you or a spouse must have paid a minimum of 40 quarters of Medicare Taxes

Part A \$0.00

Medicare Part B Estimate

Outpatient Medical Coverage
You may pay more for Part B if you are in a [Higher Income Bracket](#)

Part B \$628.90

Part D IRMAA \$85.80

Choose one:



OR
Medicare Supplement Insurance

Enroll through HTA
Medicare Supplement premiums can be drafted from bank or billed. In addition, Medicare Advantage plans have option to draft from SSI.

Medicare Supplement (MediGap) OR

Medicare Advantage (HMO/PPO)

MS Plan G \$155.00
Estimated Premium
Max Out of Pocket: \$257 on Medicare Eligible Services
Enrollment Period: OEP (Open Enrollment Period)
 All eligible discounts applied

MA PPO \$0.00
Estimated Premium
Max Out of Pocket: \$8,850 in network/\$13,300 total in & out
Enrollment Period: Annual Enrollment Period (AEP)

Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services.
Accepted by all doctors and facilities that accept Medicare. No referrals required. No managed care.

Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services.
Doctors & facilities must accept your specific carrier and plan. Managed care plans: Referrals, Prior Authorizations and/or Quantity Limits on services may apply.



Enroll through HTA
Premiums can be drafted from bank or SSI or billed. IRMAA is drafted from SSI if collecting.

Standalone Part D

Advantage Part D (included)

Average Premium 2025 \$35.00
Enrollment Period: Annual Enrollment Period (AEP)

Not interested at this time

You will be responsible for Plan Deductibles, Copays, and Coverage Gap Expenses.
[Prescription Drug Programs and the 4 stages of coverage](#)

Highest Income Bracket (Under \$500K/\$750K)

Total Monthly Premiums	With a Medicare Supplement	With a Medicare Advantage
	\$904.70	\$714.70

Medicare Confusion!!

What are my Medicare Options?

Do I have to go on Medicare when I turn 65?

Can I defer Medicare Parts A or B?

What if I am not ready to retire?

Get advice when you turn 64

Know what to expect

IS MEDICARE ENROLLMENT AUTOMATIC?



Collecting Social Security?

Enrollment is Automatic

Valid reason to Defer = Return Part B



NOT Collecting Social Security?

Enrollment is not Automatic

Valid reason to Defer = Do Nothing

POSSIBLE CONSEQUENCES BY NOT SIGNING UP

Penalties

- **Part A** – No Penalties for \$0 premium
 - **Part B** – 10% for every 12 months
 - **Part D** – 1% for each month without creditable drug coverage
-

Gaps in Coverage

- Sometimes Medicare becomes your **Primary Insurance**
 - If you don't enroll, you may have to pay any bills Medicare would have been responsible for (approximately 80% of your medical care)
-

Deadlines

- **Initial Enrollment Period** = 7 months surrounding 65th Birthday
- **Special Enrollment Period** = 8 months following creditable coverage
- **General Enrollment Period** = once a year Jan 1st to Mar 31st



What is creditable coverage for Part B?

Group Health Coverage Based on Current Active Employment of the Primary Insured

Non Creditable Coverage

- Individual Plans – ACA, Obamacare
- Group Plans not based on Current Active Employment – COBRA, Retiree, Severance

Creditable Coverage PENALTIES?

Will I receive a penalty if I don't enroll now?

No. You will not receive a late enrollment penalty provided you remain covered under the group creditable coverage and your primary insured remains actively at work at the employer that provides your benefits.

+ Medicare Rules and Guidelines

– Medicare Rules and Guidelines

Part A: If you are eligible for Premium-Free Part A (you or your spouse has paid 40 quarters of Medicare taxes), you **WILL NOT** receive a [Part A Penalty](#) for enrolling after age 65.

- Since Part A is Premium-**Free** for many people, they commonly enroll in Part A even if not necessary (special considerations apply if you have an HSA account).

Part B: You will receive a [Part B Late Enrollment Penalty](#) if you do not have creditable coverage after age 65.

- **Creditable coverage** is group health insurance coverage while the Primary Insured is actively working for the employer providing the Group Health Plan.
 - Severance, COBRA and/or Retiree Plans are not creditable for avoiding the penalty.

A 10% penalty added for every 12 months you go without creditable coverage. Months need not be consecutive. See [Details](#) on how the penalty is calculated.

- The penalty will be assessed on the **Base Medicare Premium** for as long as you are enrolled in Medicare.

Part D: You will receive a [Part D Late Enrollment Penalty](#) if you do not have creditable prescription coverage after age 65.

- **Creditable prescription coverage** is drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

A 1% penalty added for every 1 month you go without creditable prescription coverage. Months need not be consecutive.

- The penalty will be assessed on the **Average Medicare Part D Premium** for as long as you are enrolled in Medicare Part D.

Creditable Coverage – DEADLINES?



What is my deadline to enroll?

Anytime after Age 65

OR up to 8 months after Group Coverage/Employment Ends

Do I defer both Parts A & B (or Part B only)?

Enroll in PART A at ANY time **WITHOUT PENALTY OR DEADLINE**
(As long as you qualify for **PREMIUM FREE Part A**)

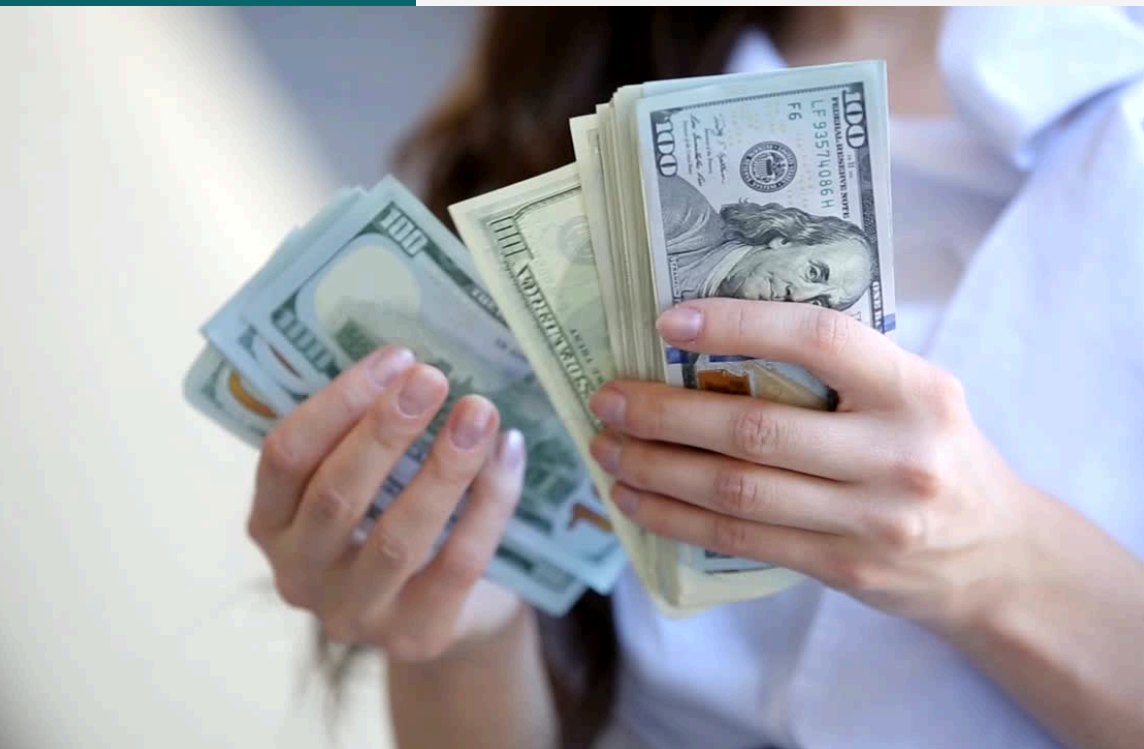
Enroll in Medicare
Part A at Age 65



Avoids delays when
you need Part B later

Do I defer both Parts A & B (or Part B only)?

Enroll in PART A at ANY time **WITHOUT PENALTY OR DEADLINE**
(As long as you qualify for **PREMIUM FREE Part A**)



Deposit = NO
Use Funds = YES

Use Savings For...

- Medicare Parts A, B, C (Medicare Advantage), D
- Out of Pocket Medical Expenses

Cannot Use Savings For...

- Medicare Supplement Insurance



Caution HSA

6 Month Backdating Rule

Medicare will back date your Part A effective date 6 months once you enroll (no sooner than the 1st of the month of your 65th birthday)

Pro Rating Deposits

Pro rated maximum for the months you did not have Medicare Part A
You have until 4/15 of the following year to make up for these deposits

Example: Retire 10/1 – Part A backdated 4/1

Max Family Contribution is \$8550 + \$1000 Catch Up in 2025

You can deposit 3/12's of the max = \$2388

It does not matter if the deposits are made after your Medicare enrollment date

GOLDEN TICKET

REQUEST FOR EMPLOYMENT INFORM

SECTION A: To be completed by Individual signing up for Medicare Part B (

1. Employer's Name

3. Employer's Address

City

4. Applicant's Name

6. Employee's Name

SECTION B: To be completed by Employers

For Employer Group Health Plans ONLY:

1. Is (or was) the applicant covered under an employer group health plan? Yes No

2. If yes, give the date the applicant's coverage began. (mm/yyyy)

□□ / □□□□

3. Has the coverage ended? Yes No

4. If yes, give the date the coverage ended. (mm/yyyy)

□□ / □□□□

5. When did the employee work for your company?

From: (mm/yyyy)

□□ / □□□□

To: (mm/yyyy)

□□ / □□□□

Take to HR to complete and sign

--one for each spouse--

Must show:

- You have been covered
- Employee has been employed

Continuous since 65th birthday

May need multiple forms if you have multiple jobs after age 65

Year End Enrollments

Challenges



Longer Processing Times



Higher Risk of Mistakes



Longer Hold Times

Advanced Planning

**Timeline and Action Plan Created
Soft Decisions on Plan Selection**



Summer

Enroll in Medicare A and/or B



October

**As soon as you have a Medicare #
Enroll in Supplement or Advantage**



Oct-Dec

Or Enroll between 4/1 and 6/1 - Start process in 1st Quarter after holidays

Am I required to Enroll in Medicare A or B?

NO

Creditable

Primary Insured Actively Working & On Group Creditable Coverage & **Over** 20 Employees

MAYBE

Creditable

Primary Insured Actively Working & On Group Creditable Coverage & **Under** 20 Employees

YES

Not Creditable

Not Working

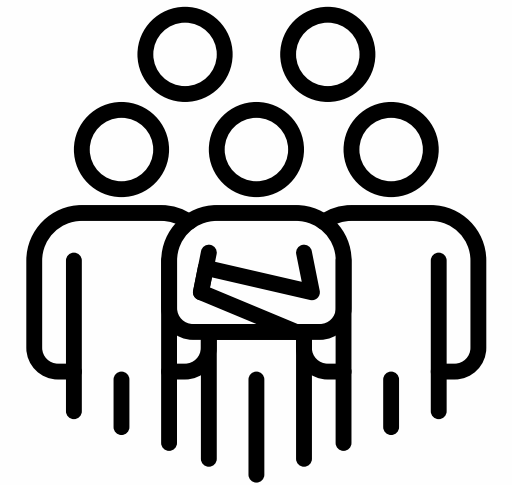
Individual Coverage

No Coverage

Retiree Coverage

COBRA, Severance

Do I need Medicare for FULL COVERAGE?



UNDER 20 Employees - YES/LIKELY

- Your Group Coverage will likely become SECONDARY to Medicare A and B
- Medicare A and B is required even if you stay on group coverage

OVER 20 Employees - NO

- Your Group Coverage will remain PRIMARY as long as employment continues
- Medicare A and/or B is not required until you retire or come off group coverage (whichever is first)

Over 20 Employees-Should I consider Medicare?

Breakeven Analysis

Look at
Group Health
Costs and Benefits

Premium +
Out of Pocket Expenses
(copays, deductibles, not RX)

\$3,600/year
(more if high income)

Group costs lower?
Group plan is more cost effective

Group costs higher?
Possibly consider Medicare

Dependent
spouses

may have higher costs
making Medicare attractive

Creditable Coverage – DEADLINES?

What is my deadline to enroll?

Anytime after Age 65

OR up to 8 months after Group Coverage/Employment Ends



Valid times to waive off Group Health Plan

Turning Age 65

Medical Open Enrollment Period

Retirement

And maybe – ANY TIME you decide to enroll in Medicare

ASK HUMAN RESOURCES

Is “Enrollment in Medicare” a valid reason to opt out of group insurance mid year?



What if my spouse
has not had their
65th BIRTHDAY?



Am I required to Enroll in Medicare A or B?

NO

Creditable

Primary Insured
Actively Working
&
On Group Creditable Coverage
&
Over 20 Employees

MAYBE

Creditable

Primary Insured
Actively Working
&
On Group Creditable Coverage
&
Under 20 Employees

YES

Not Creditable

Not Working

Individual Coverage

No Coverage

Retiree Coverage

COBRA, Severance

Non Creditable Coverage

Examples: ACA, Obamacare, COBRA, Retiree, Severance

Will I receive a penalty if I don't enroll in Medicare?

YES

Will Medicare be my Primary Insurance?

YES

Choice =

Keep Current Health Plan as Secondary and enroll in Medicare A & B only

OR

Enroll in Medicare (all Parts) and don't pay for Current Health Plan

COBRA

Your dependents may qualify for up to 36 months of COBRA when you go on Medicare.

Medicare is typically more cost effective.

RETIREE

Many people with access to Employer Sponsored Retiree, want to keep it.

Just add Medicare A&B as primary.

SEVERANCE

You still need Medicare A&B.

It may make more sense to ask your employer if they are willing to help fund your Medicare.

How to take action

We provide customized instruction and timeline on how to defer or enroll

Deferring both Part A & B – Deferring Part B Only

Enrolling at age 65 - Enrolling after age 65 - Enrolling in Part A only - Enrolling in Part B only

Not Enrolling in Medicare Parts A and B

Since you have **group creditable coverage** (see video on right), you can wait to enroll in Medicare Later. You have the option to not enroll (defer) both Medicare A and B, or you can enroll in premium free Part A and defer Part B which has a cost.

If you do not have a Health Savings Account, we recommend that you enroll in Part A to get your Medicare number established. It is not required, but does not cost you anything. Please visit our [enroll in Part A only](#) webpage for more details.

However, if you have an HSA (Health Savings Account) on your group health plan, you should not enroll in either Medicare Parts A or B.

Deferring is easy but will depend on if you are already collecting social security income:

- + Not Collecting Social Security Income
- + Already Collecting Social Security Income



HTA MEDICARE LONG TERM CARE

Home Services Products Education Testimonials Schedule an Appointment

Enrolling in Medicare B (already enrolled in Part A)

Since you did not enroll in Part B when you enrolled in Part A, you will have to submit documentation to show you had creditable coverage from your 65th birthday or your Part A start date (whichever is earlier). You will need the [Request for Employment Information](#) to apply for Part B.

- Send this to your employer first for completion. See more information below about completing this form.
- Once you receive the completed copy back from your employer, you can apply for Part B.

- + Apply Online
- + Apply by Fax
- + Apply by Mail
- + Apply in Person

Leading With Heart

We make
it easy!



610-430-6650, OPTION 1
Medicare@HTA-insurance.com



SCHEDULE ONLINE

www.HTA-insurance.com/schedule



HTA
insurance services

HTA-INSURANCE.COM