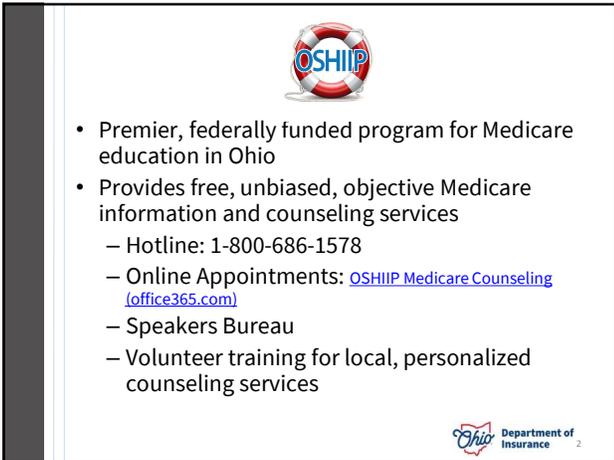
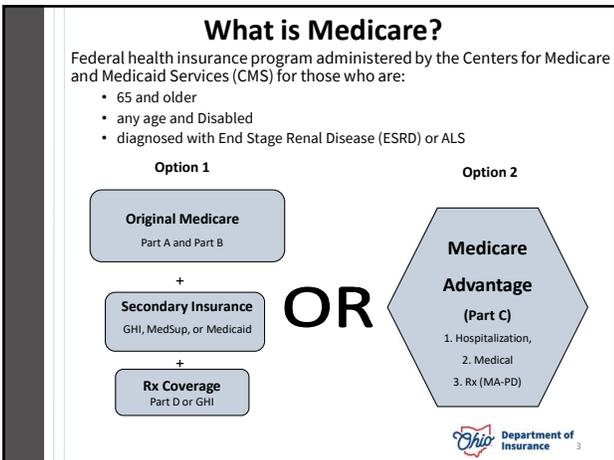




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3

Applying for Medicare

- Enrollment automatic if you get Social Security or Railroad Retirement benefits prior to Medicare eligibility
- All others must apply with Social Security (or Railroad Retirement) during the **7-month Initial Enrollment Period (IEP)**
 - 3 months before your 65th birthday
 - Starts 1st of your birthday month
 - Month of your 65th birthday
 - Starts 1st of next month
 - 3 months after your 65th birthday
 - Starts 1st of next month



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Applying for Medicare

- Apply for Part A and B at ssa.gov/benefits/medicare
- OR
- Contact Social Security office and schedule an appointment

Contact Social Security at **1-800-772-1213**
Mon-Fri 8:00am to 5:30pm

Hearing impaired toll-free TTY number **1-800-325-0778**



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Things to Consider at 65

- **Current** employer group health plan (you or your spouse's)
 - Special Enrollment
- COBRA - not CURRENT group health insurance
- Health Savings Account (HSA)
- Marketplace
- Retirement insurance

*Read more about SEP and other SSA updates [here](#)



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Part A- Hospital

- Inpatient Hospitalization
- Skilled Nursing Facilities
- Home Health Care
- Hospice

Part B- Medical

- Outpatient services
- Doctors/Providers
- Preventive Benefits
- Durable Medical Equipment

❖ Medicare was never intended to pay 100% of health care costs
 ❖ Medicare does not cover non-medically necessary services or care outside the USA in most cases



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Medicare Preventive Benefits

- Screening tests and procedures
- No out-of-pocket costs for most preventive benefits
- Examples:
 - Covid, Flu, Pneumonia, Hepatitis B Vaccines
 - Welcome to Medicare Physical & Annual Wellness Checks
 - Diabetes testing supplies

Complete list at medicare.gov or Medicare & You Handbook



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Vision and Dental

- Medicare does NOT cover vision and dental services
 - Will cover vision services related to disease
 - Cataract removal, Glaucoma testing/treatment, etc
- Some Medicare Advantage Plans will cover
 - Usually limited to basic services
 - May impose waiting periods and coverage limits
 - Use in-network providers
 - May require additional premium
- Check with the plan—they are all different!



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2025 Medicare Amounts

<p>Part A</p> <p>Monthly Premium</p> <ul style="list-style-type: none"> • \$0 for most <p>Hospital Deductible</p> <ul style="list-style-type: none"> • \$1,676 benefit period <p>Hospital Daily Copay</p> <ul style="list-style-type: none"> • Days 1-60 \$0 • Days 61-90 \$419 • Days 91-150 \$838 <p>Skilled Nursing Daily Copay</p> <ul style="list-style-type: none"> • Days 1-20 \$0 • Days 21-100 \$209.50 	<p>Part B</p> <p>Monthly Premium \$185</p> <ul style="list-style-type: none"> • May be income based • Late enrollees may incur 10% penalty for each year of delay <p>Annual Deductible \$257</p> <p>Copayments generally 20% of Medicare Approved Amount</p> <p style="color: red;">Create a personal account on Medicare.gov!</p>
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2025 Medicare Savings Programs (MSP)

- Pay Part B Premium
 - QMB pays Part A & B coinsurance & deductibles
- Income less than
 - \$1,781/month- single
 - \$2,400/month- married
- Resources less than
 - \$9,430- single
 - \$14,130- married

Call OSHIIP or your county Job & Family Services Office for application



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Secondary Insurance

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, or Medicaid

Group Health Insurance (GHI)

- Insurance from a former employer or union that supplements Medicare

Medicaid

- Assistance for those with limited income and resources
- Medicare Savings Programs

Medicare Supplemental Insurance

- Private insurance coordinates with Original Medicare
- Also called Medigap or MedSup



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Medicare Supplement Insurance

- No Network
 - Can use any provider or hospital that accepts Medicare
 - Medicare Select plans may offer lower premiums but require use of specific hospitals
- **No ANNUAL enrollment.**
- Pay only after Original Medicare (Parts A & B)
 - Original Medicare will pay its share of the Medicare-approved amount for covered health care costs, your supplement then pays its share.
 - Little or no out of pocket cost after monthly premium



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Medicare Supplement Insurance

Plans are standardized

- All companies sell same plans (A,B,C,D,F,G,K,L,M,N)
- Plan premiums vary between companies

Guaranteed Issue

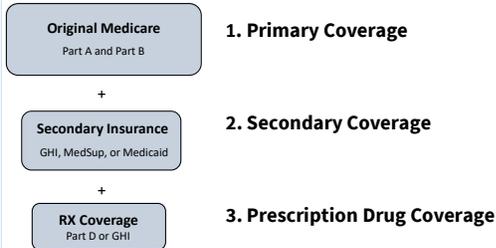
- **Open Enrollment**- 6 months beginning with Part B effective date at age 65 or older
- Special Circumstances- typically 63 days after loss of coverage

Call OSHIIP for plan comparisons and premium quotes!



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Medicare 101



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Medicare Part D

- Medicare’s Prescription Drug Coverage
 - Offered by private companies that contract with Medicare
 - Available two ways
 - Stand Alone Prescription Drug Plans (PDPs)
 - Available through Medicare Advantage Plans (MAPDs)
 - Initial enrollment is the same as Part B
- ALL people with Medicare can get Part D
 - Late enrollment penalty
 - 1% for every month delayed, Enroll during AEP
 - Creditable coverage, i.e. employer, VA, Tricare, Retirement, FEHB
- Open Enrollment **October 15 - December 7**
 - Coverage begins January 1
 - Special enrollment times based on circumstance



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2025 Part D Costs

Monthly premiums	\$0-\$124
Annual Deductible	\$0- \$590
Copays/Coinsurance	25% or flat Copay amount
Out of Pocket Max	\$2000 *NEW*

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- *New* Payment Plan option
- Compare plans on www.medicare.gov or by contacting OSHIIP



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Review Drug Plans Each Year (3 C's of PDPs)

- Convenience
 - Network & Preferred Pharmacies
 - Mail Order Option
- Coverage
 - All plans have a different formulary
 - Take the formulary with you when seeing your physicians
- Cost
 - Know all possible costs!

Review plans annually with OSHIIP or medicare.gov



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2025 Low Income Subsidy (Extra Help with Prescription Drug Costs)

- Eligible for NO Premium
- NO Deductible
- Copays no more than \$4.50/\$11.20

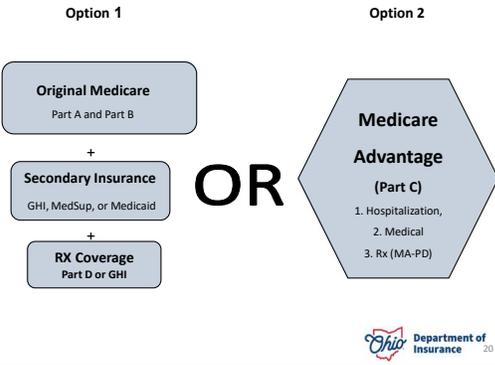
Income: Resources:
 single- \$1,903 single- \$17,600
 married- \$2,575 married- \$35,130

Apply at OSHIIP 1-800-686-1578 or www.ssa.gov



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Medicare Options



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Medicare Advantage

Eligibility:

- Enrolled in Part A & B
- Live in the plan's service area (county)
- No age or medical restrictions

Alternative to Original Medicare

- Offered by private companies to replace Original Medicare
- Plans types
 - HMO (Health Maintenance Organization)
 - PPO (Preferred Provider Organization)
- Most plans include Part D benefit (MAPD)
- Enrollees pay Part B premium and any other applicable costs
- Networks, Referrals, Prior Authorization, Premiums, and Copays vary by plan



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Medicare Advantage

- Initial Enrollment Period
 - 7 Months surrounding Medicare eligibility
- Open Enrollment **October 15 - December 7**
 - Coverage begins January 1
 - Other enrollment times based on circumstances
- MA Open Enrollment Period **January 1 - March 31**
 - Switch MA plans
 - Drop MA Plan and return to original Medicare
 - Coverage begins first of month after you enroll



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What are they selling?



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Moving Between Options

- Supplement to Medicare Advantage
- Guaranteed Issue anytime enrollment is open
- Supplement to Supplement
- No Guaranteed Issue
 - Can try anytime
 - No annual open enrollment period
- Medicare Advantage to Medicare Advantage
- Guaranteed Issue anytime enrollment is open
- Medicare Advantage to Supplement
- No Guaranteed Issue
 - Unless in a Special Enrollment Period



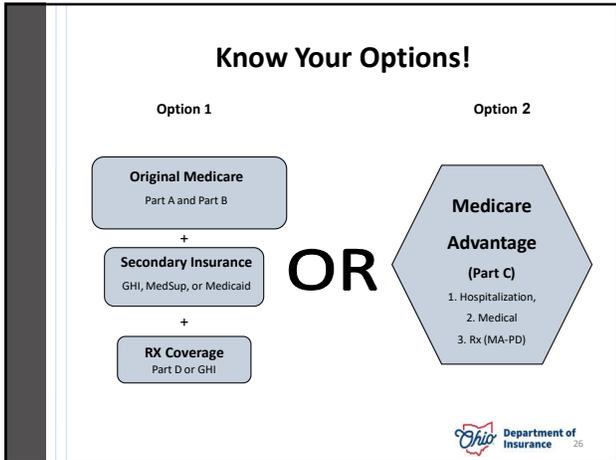
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At a Glance

	Medicare Supplement	Medicare Advantage
Cost	<ul style="list-style-type: none"> Part B Premium Higher plan premium \$150-\$200+ monthly Little or no out of pocket cost when used 	<ul style="list-style-type: none"> Part B Premium Lower plan premium \$0-\$100/month Charged out of pocket cost as plan is used
Provider Choice	<ul style="list-style-type: none"> Any provider that accepts Medicare May have foreign travel emergency coverage 	<ul style="list-style-type: none"> Plan will have a provider network. Cost will be higher out of network Check with plan for travel restrictions
Considerations	<ul style="list-style-type: none"> Important to use any provider without network restrictions Can afford higher monthly premiums 	<ul style="list-style-type: none"> Willing to use network of providers May have added benefits (vision, dental, hearing, fitness, etc.)
Drug Coverage Included?	<ul style="list-style-type: none"> No Need to purchase separate Part D Plan 	<ul style="list-style-type: none"> Yes Some plans available without drug coverage

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Protection Against Medicare Fraud

- Report improper agent activity to 800-686-1527
 - Door to Door Sales
 - Giving out cash gifts or gifts exceeding \$15
 - High Pressure Sales Tactics
 - Misrepresenting a plan or giving incomplete information
 - Representing themselves as Medicare
- ProSeniors is Ohio's Senior Medicare Patrol (SMP)
 - Responds to reported fraud, waste and abuse
 - 800-293-4767




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Questions?



1-800-686-1578

oshiipmail@insurance.ohio.gov

www.insurance.ohio.gov

[OSHIP Medicare Counseling \(office365.com\)](http://oshiip.Medicare.Counseling.office365.com)

Get Medicare news and updates straight to your inbox! Sign up for our NEW Medicare Monthly newsletter here: <https://bit.ly/3l2WBn7>



1-800-MEDICARE
www.medicare.gov



1-800-772-1213
www.socialsecurity.gov