

Medicare Advantage Plans

Medicare managed health care plans are offered by private companies and are available in certain service areas. There are no waiting periods for pre-existing conditions, and the plan must enroll you unless the plan is at capacity.

You have an initial enrollment period three months before, the month of, and three months after you become eligible for Medicare.

You may change plans from October 15 December 7, or switch to from one Medicare Advantage Plan to another during the Medicare Advantage Open Enrollment Period January 1 to March 31.

These can be a Preferred Provider Organization-PPO, a Health Maintenance Organization-HMO, or Private-Fee-for -Service-PFFS. Many include Part D prescription coverage.

For a list of plans available in your area, call 1-800-452-4800 or go online to www.medicare.in.gov.



In Indiana, Medicare supplement insurance Plan A policies are available for people with Medicare who are under age 65. However, these policies are not guaranteed, and you may be charged more based on your health status, have a waiting period imposed for pre-existing conditions, or denied coverage.

SHIP is a free, impartial health insurance counseling program funded by the Administration On Community Living. SHIP has local sites in your area and trained volunteer counselors to answer your questions. Call 1-800-452-4800 or visit our website at www.medicare.in.gov.

The Medicare Savings Program

If you have limited income and resources, Indiana may help pay Medicare premiums (\$148.50 in 2021) and, in some cases, may also pay Medicare deductibles and coinsurance

	Income	Assets
Qualified Medicare Beneficiary	\$1,630 (single) \$2,198 (couples)	\$7,970 (single) \$11,960 (couples)
Specified Low Income Beneficiary & Qualified Individual	\$2,006 (single) \$2,706 (couples)	\$7,970 (single) \$11,960 (couples)

*- Subject to change once new Federal Poverty Levels (FPL) are announced

Your out-of-pocket expenses include your monthly Part B premium (\$148.50 in 2021), all deductibles (\$1,484 for Part A per benefit period and \$203 for Part B per year), and all co-pays (usually 20%). People with higher income may pay higher Part B and D premiums.

Under Age 65 and Disabled?

Information for Medicare Beneficiaries



LOCAL HELP FOR PEOPLE WITH MEDICARE

STATE HEALTH INSURANCE
ASSISTANCE PROGRAM (SHIP)
INDIANA DEPARTMENT OF INSURANCE

FREE Information and
Health Insurance Counseling
1 (800) 452-4800

If I'm under age 65, how could I be eligible for Medicare?

If you are a person with a **disability** who has been entitled to Social Security or Railroad Retirement Act Disability benefits for 24 months, you are eligible for Medicare coverage in the 25th month.

If you are a person with **End Stage Renal Disease** (ESRD) who has permanent kidney failure needing regular dialysis or have had a kidney transplant and are receiving benefits you are eligible for Medicare after 3 months of dialysis

If you are a person with **Lou Gehrig's Disease** or ALS, you are eligible for Medicare immediately.

To learn more about how to apply for Social Security or Medicare benefits, call 1-800-772-1213 (for hearing impaired, TTY: 1-800-325-0778) or visit www.ssa.gov.

Medicare is a major medical plan that provides a basic foundation of benefits. However, it does not pay 100% of all medical bills. Medicare beneficiaries are responsible for premiums, deductibles and co-payments.

These amounts can be significant. Because of these costs, most beneficiaries want some kind of plan, policy or program to fill in the "gaps."

What are my options to help pay for the gaps in Medicare?

Employer Plans. If you have Medicare and either you or your spouse is covered by a large group health plan (sponsored by an employer/employee organization of 100+ workers), the employer plan will provide your primary coverage, and Medicare will be secondary as long as the covered employee is actively working. Otherwise, Medicare is primary.

COBRA. In the situation where you were voluntarily or involuntarily terminated from your job for reasons other than "gross misconduct, this law requires employers with 20 or more employees to provide the temporary continuation of your employer group health coverage at group rates which you would pay. If your disability started before your COBRA did, you could be offered COBRA for a total of 29 months. However, if you enroll in Medicare after already being on COBRA, your COBRA coverage will end. COBRA does not apply to the Federal Government or church-owned organizations.

SPECIAL NOTE: When you turn 65 and have both Parts A & B of Medicare, you are guaranteed the Medicare supplemental insurance of your choice (Plans A - L) regardless of your disability or already having Medicare. This guarantee is available for the first 6 months after you turn 65. Medicare supplemental insurance companies can not deny coverage, charge your higher premiums, or impose a waiting period because of your disability or health history.

Is there help paying for Part D drug costs?

You may qualify for extra help paying for your Medicare drug costs if your income is less than \$1,630 (single) or \$2,198 (married) and resources are limited to \$14,960 (single) or \$29,520 (married).

What is SHIP?

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration on Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state. SHIP helps answer your questions about Medicare, Medicare Supplement Insurance, Medicare Advantage, Medicaid, long term care insurance, prescription coverage and low-income assistance. SHIP provides tools and information to help you make decisions regarding your health care. We strive to help you be wise consumers and to get the most value for your health insurance dollars.



LOCAL HELP FOR PEOPLE WITH MEDICARE

(800) 452-4800
TTY: (866) 846-0139
www.medicare.in.gov



Indiana.SHIP



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