



# **A Road Map: From the Marketplace to Medicare**

Presented by Legal Services for the Elderly  
& Maine Association of Area Agencies on Aging

Sponsored by Maine Health Access Foundation

# Agenda



- **Potential Changes to Health Coverage**
  - Mary Schneckenburger - Consumers for Affordable Health Care
- **Transitioning from the Marketplace to Medicare**
  - Jennifer Syria - Centers for Medicare & Medicaid Services
- **Terminating from Marketplace Coverage**
  - Robin Bibber, York County Community Action
- **Community Assisters**
  - Kalie Hess – Maine Primary Care Association
- **Equitable Relief Options and Procedures**
  - Jennifer Syria – Centers for Medicare & Medicaid Services
- **Questions & Answers**

# Health Care Changes: What's Going On?

**Presented by:**  
Mary Schneckenburger



**Consumers for  
Affordable  
Health Care**

Advocating the right to quality, affordable health care for every person in Maine.



Consumer Assistance HelpLine  
**1-800-965-7476**

[www.maineahc.org](http://www.maineahc.org)

# Quick quiz

What percent of Medicaid members who could be working, are not?

- A. About 2%
- B. About 8%
- C. About 15%
- D. About 25%

<http://www.vox.com/2017/4/6/15181314/medicaid-work-requirements-trump>



# Threat # 1



# Some in Maine government want big changes.

- Changes can be in eligibility.
- Changes can be in services.



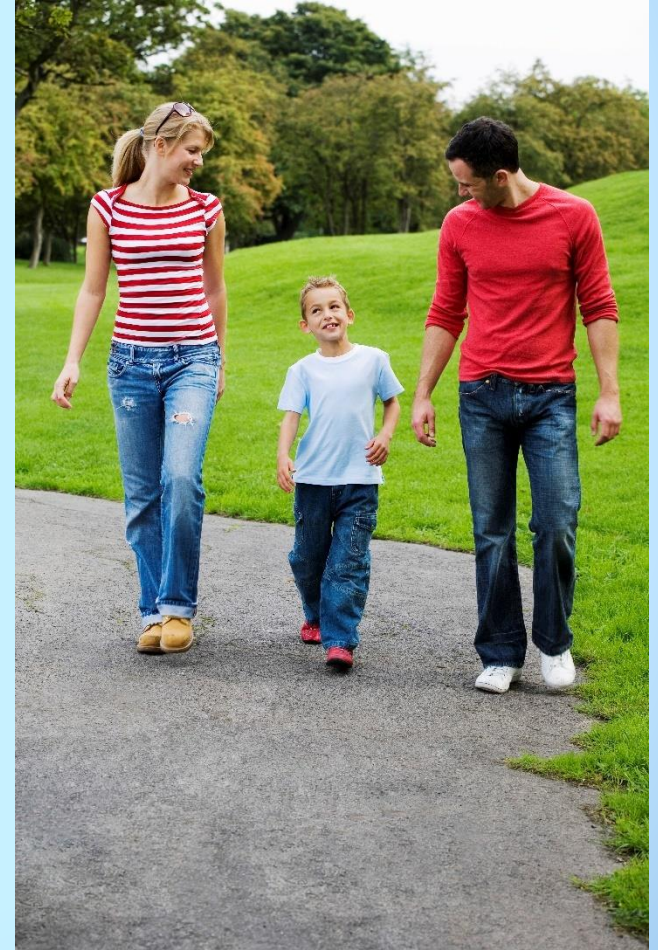
Some changes may  
happen with the budget.





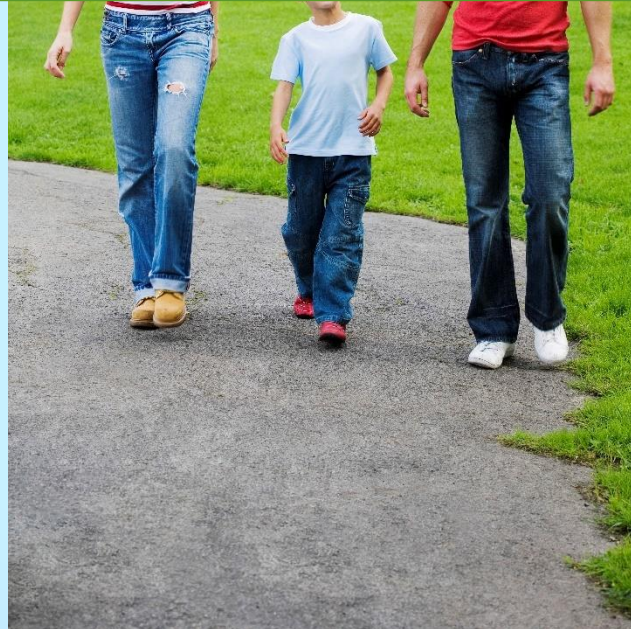
# Maine parent eligibility may go from 100% FPL to 40%.

This means, for a parent with one child, the parent bar would go from \$1056 a month to \$542 a month.





# Uninsured parents are bad for kids.



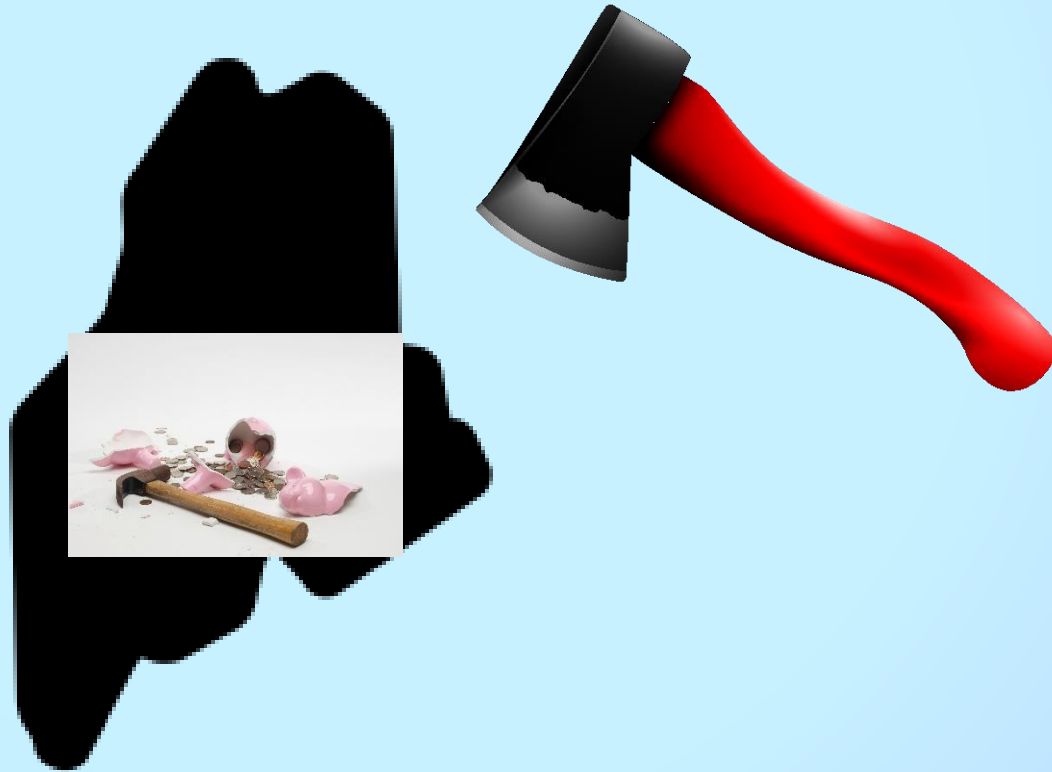
**19 & 20 year old  
category could go away.**



# ME Rx+ could end.



**We hope none of these cuts  
are in the final budget.**

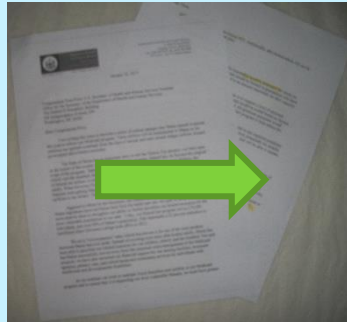
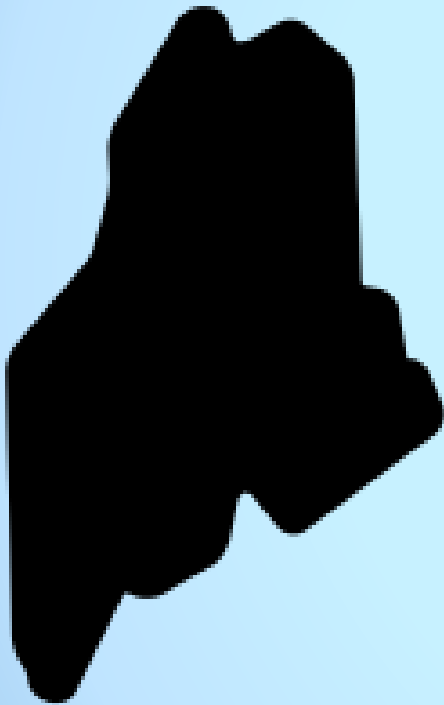


# Threat #2





# Maine asked DC to allow other big cuts.



# Parents may need a job to have MaineCare.





# Some teens may need a job to have MaineCare.



# MaineCare may become time limited.

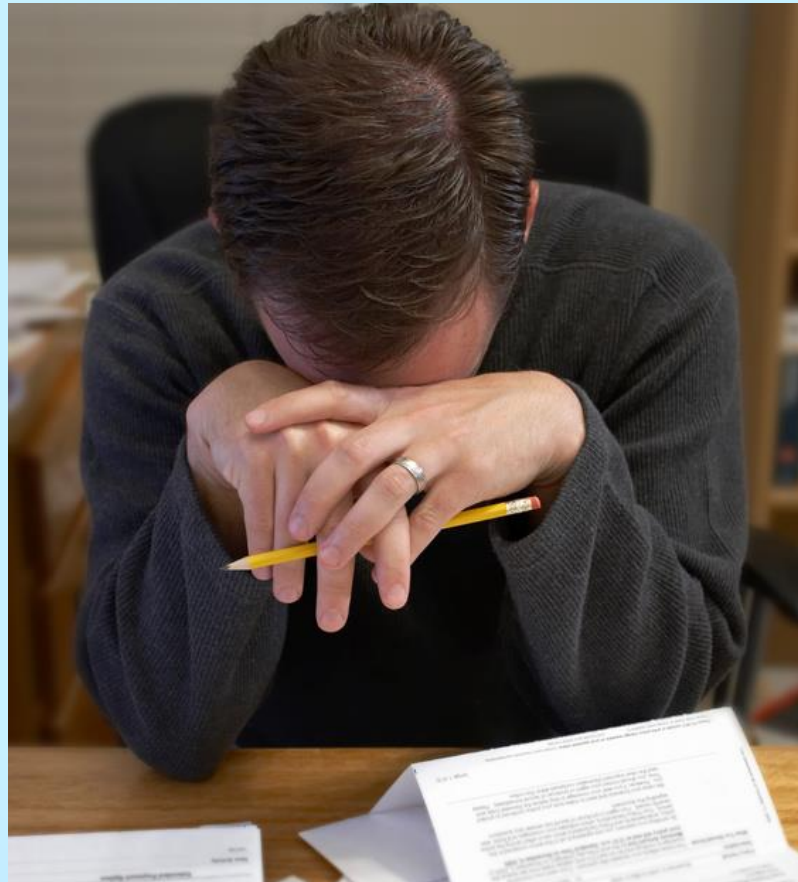


# Asset limits may apply to non-asset groups.

- People would have to go back to not saving money to get health care.



# Adults may have a MaineCare monthly fee.





# Threat # 3



# Some Washington people want big changes.

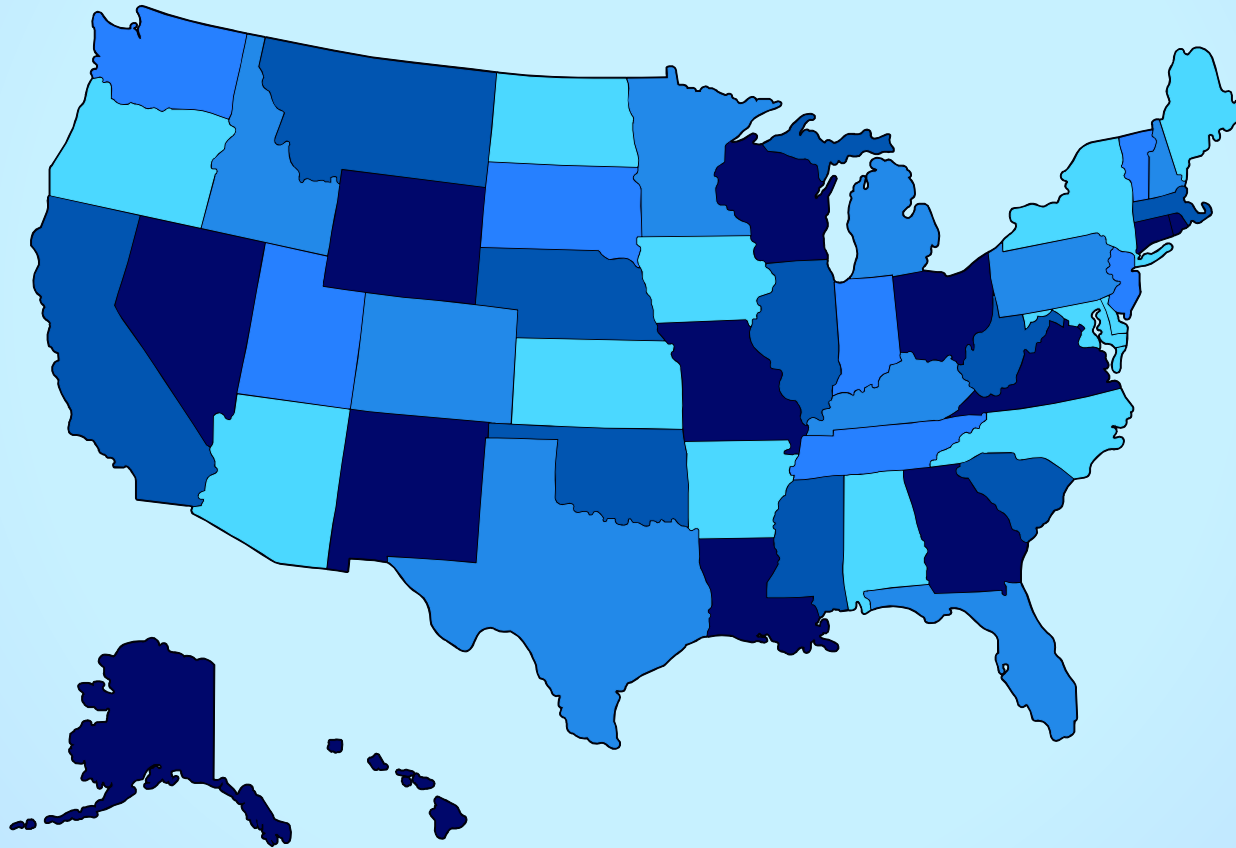


# Some want to end ObamaCare.





# Millions & millions would lose health care.



# The AHCA would triple costs for most older people.

**Some plans may be cheaper for younger people but often wouldn't cover their needs.**



# Health issues could mean far higher costs.



# Current talks include:

- Getting rid of community rating- sick or pregnant people could be charged more
- Getting rid of Essential Health Benefits
- Getting rid of individual mandate so healthy people don't sign up
- Making premiums go up even more



# Even if ACA repeal is unsuccessful, it is in constant peril.

- Markets will erode away under constant threat.
- They can be completely undermined by administrative action or inaction.



# Threat # 4





# MaineCare funding may change to a block grant.





# MaineCare funding may change to per capita.

- Both of these changes mean drastic cuts in how much money Maine would get.
- Maine would need to cut eligible groups and services.
- Either of these changes can be done as a stand-alone.





# Current Medicaid financing v. block grants & per capita caps (in theory)\*

If a state wants to. . .	Does it get more federal \$?		
	Current Structure	Block Grant	Per Capita Cap
add more enrollees	✓	✗	✓
add more services	✓	✗	✗
cover new Rx	✓	✗	✗
increase provider reimbursement	✓	✗	✗



\*This is theoretical since any proposal can alter a state's ability to add more enrollees or other features of the Medicaid program.



11:44 / 1:01:51



# Threat # 5



# Medicare may become a voucher program.





# Fully privatized Medicare may still be down the road.



# You can help.

- Share your thoughts with your elected officials.
- Share your health coverage stories with us.
- HelpLine: 1.800.965.7476
- Click the sign up to stay educated:  
<http://www.maine cahc.org/coffee-cahc-policy-round-april-5-2017/>



# Transitioning from the Marketplace to Medicare

**Jennifer Syria**

**Centers for Medicare and  
Medicaid Services**

**[Jennifer.Syria@cms.hhs.gov](mailto:Jennifer.Syria@cms.hhs.gov)**



**April 2017**



# Quick Survey

---

In your opinion, what is the most confusing aspect of transitioning from the Marketplace to Medicare?

# Key Messages

- If you have Medicare already, the Marketplace is not for you.
  - Medicare Part A meets requirement of the law.
- In most cases, if you have Marketplace coverage, it's to your advantage to sign up for Medicare when you're first eligible.
  - If you wait, you may be subject to a late enrollment penalty for Medicare and/or experience a gap in coverage
- Eligibility will end for Advanced Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR)
- It's important to end your Marketplace plan in a timely fashion so that there are no gaps in coverage.
- There are resources in your community to help.

# Already Enrolled in Medicare

- Medicare Part A is considered minimum essential coverage (MEC)
  - Medicare Part A meets the requirement of the law
- The Marketplace doesn't offer
  - Medicare Advantage Plans or Medigap Plans
  - Medicare Prescription Drug Plans (Part D)
- Medicare isn't part of the Marketplace
- No one can knowingly sell you a Marketplace plan if you have Medicare

# Enrolled in Marketplace Plan & Soon to be Eligible for Premium Free Part A

- In most cases it's to your advantage to sign up for Medicare when you're first eligible.
  - If you wait to enroll in Medicare
    - May pay late enrollment penalty for Medicare
    - May experience a gap in coverage when enrolling Part B
  - No coordination between Medicare and Marketplace Plans
  - Eligibility will end for Advanced Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR)
  - Medicare Advantage Plans, Medigap Plans, and financial assistance programs available to Medicare beneficiaries

# Enrolled in Marketplace Plan & Soon to be Eligible for Premium Free Part A

- Enroll into Medicare Part A and B
  - Enrollment automatic for those receiving Social Security Benefits
    - Early Retirement
    - Disability
  - Otherwise contact Social Security during Initial Enrollment Period
    - 3 Months before turning 65
    - Month You Turn 65
    - 3 Months after turning 65
- Enroll into additional Medicare coverage
  - For Example: Part D, Medicare Advantage & Medigap Plans
- End enrollment in Marketplace plan timely (discussed later)



# Initial Enrollment Period Timing

- Example: Robert's 65<sup>th</sup> birthday was December 6<sup>th</sup>:
  - Initial Enrollment Period is from October 1 – March 31
  - If Robert enrolls prior to Nov 30<sup>st</sup>, Medicare will begin on December 1
  - If Robert waits until he turns 65 or later, then his Medicare will be delayed

	No Delay			Delayed Start			
If you enrolled in:	Sept	Oct	Nov	Dec	Jan	Feb	March
Part B coverage will begin:	Dec. 1	Dec. 1	Dec. 1	<b>Jan. 1</b>	<b>Mar 1</b>	<b>May 1</b>	<b>June 1</b>

- Important to understand potential issues if Marketplace Coverage ends before Part B begins

# Enrolled in Marketplace Plan & Premium Free Part A & B

- Should return to Marketplace and end their APTC / CSR
  - Not eligible for APTC, ending APTC now will help avoid having to pay back some or all of the APTC received during months they also had Medicare
  - Can keep Marketplace coverage however coverage duplicates benefits they have through Medicare and individual would have to pay full price of plan.
  
- Should consider additional Medicare coverage

# Enrolled in Marketplace Plan & Premium Free Part A No Part B

- Should end APTCs with Marketplace Plan
  - Not eligible for APTC, ending APTC now will help avoid having to pay back some or all of the APTC received during months they also had Medicare
- May stay with Marketplace Plan
  - Will have to pay full cost
  - Will provide outpatient medical coverage until Medicare Part B begins
- Consider Part D if not maintaining Marketplace Plan
- Should Enroll in Medicare Part B
  - Are they within Initial Enrollment Period?
  - General Enrollment Period January 1 – March 31
  - May be eligible for Equitable Relief (discussed later)

# Enrolled in Marketplace Plan & Pay a Premium for Part A

- Individuals who pay a premium for Part A meet an exception and may maintain/qualify for APTCs through the Marketplace (if all other requirements are met)
- Important to compare options
  - Medicare Part A: Up to \$413/month
  - Medicare Part B: \$134/month
- If enrolled in premium Part A and want a Marketplace Plan
  - Contact Social Security to Disenroll from Medicare and choose a Marketplace plan.
- Despite exception, if enrolled in Marketplace and Premium Part A, may need to repay APTCs.

# Choosing Marketplace Coverage Over Medicare

- Can I enroll in a Marketplace Plan instead of Medicare?
  - Against the law for someone who knows that you have Medicare sell you a Marketplace Plan
- Can I disenroll from Medicare?
  - Must withdraw application for Social Security Benefits (no longer collect a Social Security Check)
  - Pay back all Social Security and Medicare benefits received
  - Despite disenrollment, would not be eligible for APTCs or CSRs



# Medicare and Coverage through the Small Business Health Options Program (SHOP)

- You may enroll into a SHOP plan if you have Medicare
  - The size of the employer helps determine who pays first
- You may delay your Part B enrollment while covered by the Marketplace through your or your spouse's current employment
- You'll have a Special Enrollment Period (SEP) to sign up for Part B
  - Any time you're still covered by a group plan through your/your spouse's current employment
  - During 8-month period after current employment/coverage ends



# Terminating a Marketplace Plan

Robin Bibber, LSW  
Health Insurance Navigator  
York County Community Action Corporation  
[Robin.bibber@nassonhealthcare.org](mailto:Robin.bibber@nassonhealthcare.org)

# A little quiz question

I am a single person who has a marketplace plan and I LOVE my tax credit. I am turning 65 and going to Medicare. This means I can

- A. Keep my tax credit and apply it to my Medicare plan.
- B. Keep my tax credit and opt out of Medicare
- C. I can't do either of these things but I do get a fabulous party for my 65<sup>th</sup> birthday.

# Marketplace to Medicare for a single applicant

The Good News is this is EASY!



# Five Simple Steps

1. Go into the applicants account.
2. Go to “My Plans and Prices”.
3. Find the Red “Terminate Coverage” box and click on it.
4. Click on the date the coverage needs to end on the calendar (a side noted here- you **HAVE** to do this at least 15 days prior to the ending of coverage).
5. Check the box that says you know this will terminate your plan.





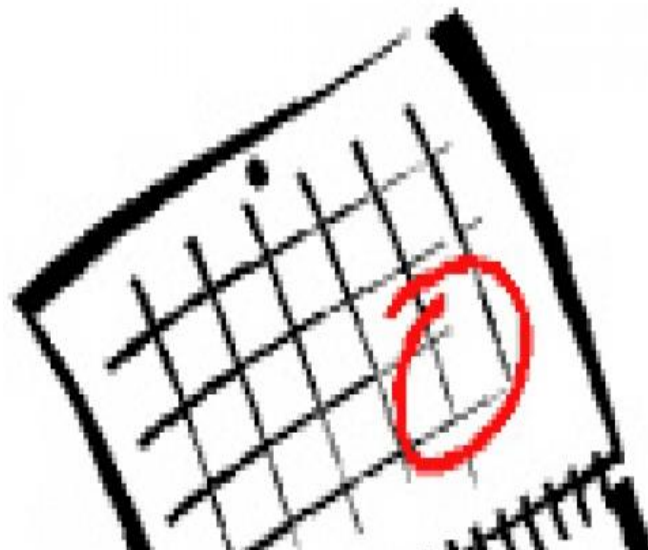
# Marketplace to Medicare for Couples

The Bad News is this is A LOT more Complicated!



# For The Person Going to Medicare

The person going to Medicare HAS to be removed from the application on the LAST Day of the month as coverage will end on the day you remove the person. Removing someone before the end of the month will leave them uncovered.



# Seven Not So Simple Steps

1. Go into applicants Marketplace Account.
2. Click to Screen that asks who needs insurance.
3. Click the name of the person who needs to continue with the Marketplace.
4. Remove person who doesn't need Marketplace on the next page.
5. Add the person back in on screen that asks about taxable household- the person on Medicare still counts toward taxable household as does their income.
6. Continue to click through screens to complete application and continue to enrollment.
7. Re-Enroll Marketplace Applicant into their plan.



# Keys to Making this Process Easier



1. Create the account in the younger person's name.
2. Begin talking about the process well in advance.
3. Use an assister to help- Navigator or CAC.
4. Update the insurance company as well as the Marketplace.

**Sometimes there might be glitches.**

**DON'T PANIC!**

**CALL AN ASSISTANT- YOUR GLITCH FIXING  
SPECIALISTS!**







# Community Assisters

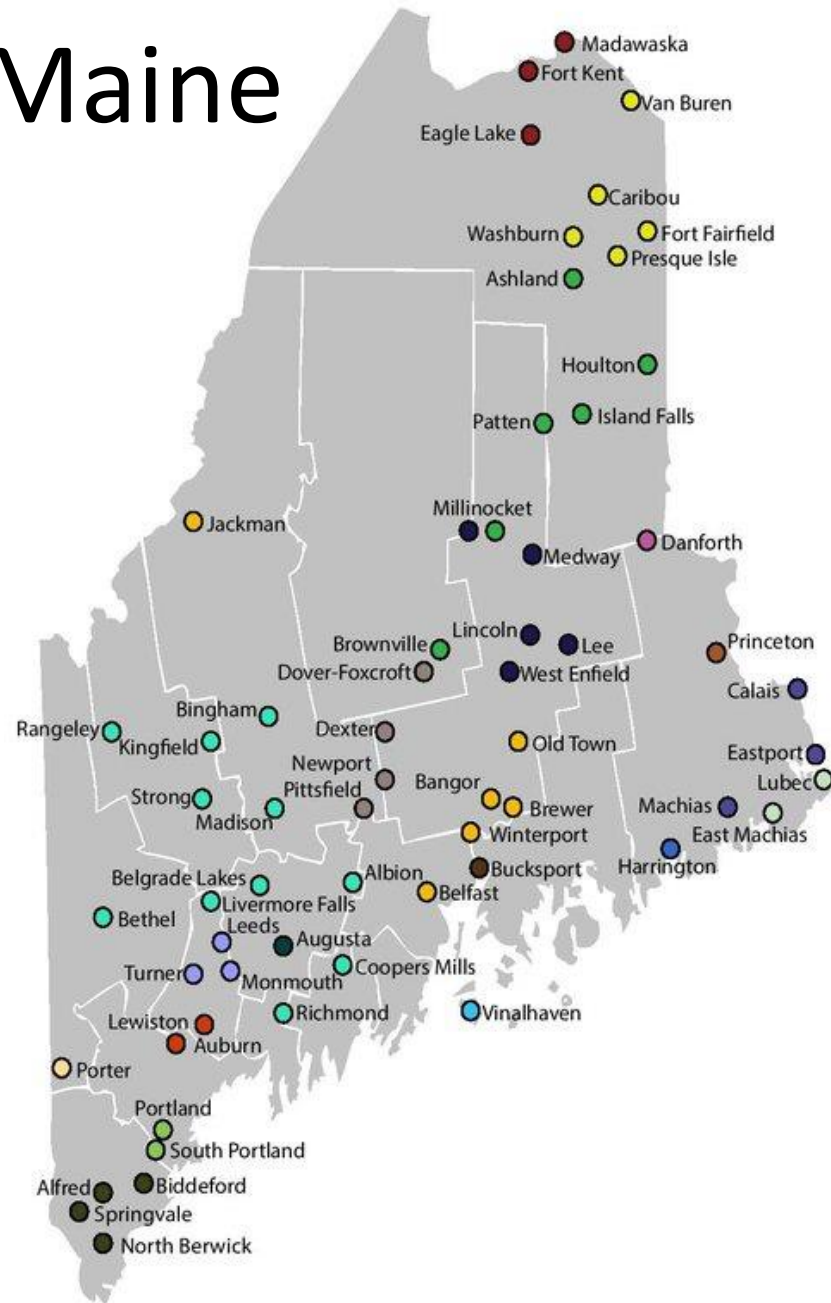
Kalie Hess, MPH

Maine Primary Care Association

[khess@mepca.org](mailto:khess@mepca.org)

# FQHCs in Maine

- For an interactive map to find your nearest FQHC, go to:
  - <https://tinyurl.com/FQHCNearMe>



# CAPs in Maine

- Community Action Navigator Consortium
  - [ACAP](#) - Aroostook County
  - [MMCA](#) - Lincoln & Sagadahoc County
  - [CCI](#) - Oxford & Androscoggin County
  - [KVCAP](#) - Somerset & Kennebec County
  - [PENQUIS](#) - Piscataquis, Penobscot & Knox County
  - [Opportunity Alliance](#) - Cumberland County
  - [WCAP](#) - Waldo County
  - [WHCA](#) - Washington & Hancock County
  - [WMCA](#) - Franklin County
  - [YCCAC](#) - York County



# Other Health Providers

- Family planning providers
  - Planned Parenthood of Northern New England
  - Others are also helping on this front
- Hospitals
  - CarePartners at MaineHealth
  - A component of many hospitals



# For New Mainer-specific support

- Maine Access Immigrant Network



When in doubt and you don't know  
where to turn...

- **CONSUMER ASSISTANCE HELPLINE**  
– 1-800-965-7476



**Consumers for  
Affordable  
Health Care**



# Marketplace website

- [www.healthcare.gov](http://www.healthcare.gov)



## CONNECT WITH US



Questions? Call 1-800-318-2596



Find Local Help



Visit the HealthCare.gov blog





# **Equitable Relief**

**& Medicare Period Data Matching Notices**

# Understanding The Issue

- Health Insurance Marketplace Provides Affordability Options
  - Advanced Premium Tax Credits (APTCs)
    - Reduces Monthly Premiums
  - Cost Sharing Reductions (CSRs)
    - Reduces Deductibles & Coinsurance
  - Eligibility based on lack of affordable Minimal Essential Health Coverage (MEC)
    - Premium free Medicare Part A is considered MEC
- Some forgo enrollment into Medicare Part B (\$134/month)
- Confusion regarding Marketplace & Medicare rules

# Medicare Periodic Data Matching (PDM)

- The Marketplace must periodically examine data to determine eligibility for APTCs
- Medicare PDM identified consumers who are enrolled in both
  - Marketplace (with or without APTCs)
  - Medicare Part A
- Individuals 65 and older:
  - Notified by letter (mailing began in March)
  - Encouraged to take action & are provided instructions
  - Provided contact information for assistance
  - Notified of possible Equitable Relief availability

# Equitable Relief

Provides eligible individuals with an opportunity to enroll in Medicare Part B without penalty and without delay.

Also provides eligible individuals an opportunity to request a reduction in their Medicare Part B late enrollment penalty.

# Equitable Relief Eligibility

- Currently or were enrolled in coverage through the Marketplace
  - Federal or State Marketplace
  - SHOP Enrollees excluded
- Entitled or enrolled in Premium-Fee Medicare Part A
  - Became eligible for Medicare on July 1, 2013 or later
  - Not currently in 7 month Initial Enrollment Period
- Must apply with Social Security prior to September 30, 2017



# Equitable Relief Process

- Contact Social Security to request Equitable Relief
  - 1-800-772-1213 or visit local Social Security office
- Complete a Medicare Part B enrollment form
- Provide documentation reflecting Marketplace enrollment
  - Periodic data match notice (PDM)
  - Marketplace eligibility determination notice
  - IRS Form 1095-A
  - Marketplace premium invoices and proof of payment

# Next Steps

- Medicare Part B can begin month of application or if requested, up to two months before application
- Consider additional Medicare Coverage
  - Medicare Advantage (2 months from notification)
  - Medicare Part D (2 months from end of Marketplace plan)
  - Medicare Supplement Plans
  - Financial assistance programs
- Enrollment assistance available

# Area Agencies on Aging

- Aroostook Area Agency on Aging: 1-800-439-1789  
Aroostook
- Eastern Area Agency on Aging: 1-800-432-7812  
Hancock, Penobscot, Piscataquis & Washington
- SeniorsPlus: 1-800-427-1241  
Androscoggin, Franklin & Oxford
- Southern Maine Agency on Aging: 1-800-427-7411  
Cumberland & York
- Spectrum Generations: 1-800-639-1553  
Kennebec, Knox, Lincoln, Sagadahoc, Somerset & Waldo

# How You Can Help

- Make eligible individuals aware of this equitable relief
- Provide the information Marketplace information needed for Equitable Relief request
- Explain Medicare and Marketplace rules
- Encourage individuals to enroll into Medicare timely
- Refer to the SHIP program for Medicare plan information and enrollment assistance

# Key Messages

- If you have Medicare already, the Marketplace is not for you.
  - Medicare Part A meets requirement of the law.
- In most cases, if you have Marketplace coverage, it's to your advantage to sign up for Medicare when you're first eligible.
  - If you wait, you may be subject to a late enrollment penalty for Medicare and/or experience a gap in coverage
- Eligibility will end for Advanced Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR)
- It's important to end your Marketplace plan in a timely fashion so that there are no gaps in coverage.
- There are resources in your community to help.

# Questions

**Mary Schneckenburger**

[marys@mainecahc.org](mailto:marys@mainecahc.org)

Consumers for Affordable Health Care

**Jennifer Syria**

[Jennifer.Syria@cms.hhs.gov](mailto:Jennifer.Syria@cms.hhs.gov)

Centers for Medicare & Medicaid Services

**Robin Bibber**

[Robin.Bibber@nassonhealthcare.org](mailto:Robin.Bibber@nassonhealthcare.org)

York County Community Action

**Kalie Hess**

[khess@mepca.org](mailto:khess@mepca.org)

Maine Primary Care Association