Simplifying Medicare Enrollment, Options, Deadlines, and Tips to Guide You Along the Way

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What is SHINE?

- Provides free and unbiased insurance information and counseling to Medicare Beneficiaries and their caregivers.
- LifePath SHINE Counselors go through extensive initial training and ongoing monthly trainings to review changes in state and federal regulations.
- LifePath SHINE counselors are available at many sites across all of Franklin County, most of Hampshire County and parts of Hampden and Worcester Counties.

List of LifePath SHINE Sites

Amherst Senior Center	413-259-3060
Athol Senior Center	978-249-8986
Erving Senior Center	413-423-3649
Easthampton Senior Center	413-527-6151
Highland Valley Elder Services	413-586-2000
Greenfield Baystate Franklin	413-773-2849
Greenfield LifePath	413-773-5555
Hadley Senior Center	413-586-4023
Hatfield Senior Center	413-247-9003
Huntington Hilltown Community Health Center	413-667-2203
Northampton Senior Center	413-413-587-1228
Northampton Cooley Dickinson	413-582-2248
Orange Senior Center	978-544-3481
The Center at Shelburne Falls	413-625-2502
Southampton Senior Center	413-529-2105
Westfield Senior Center	413-562-6435
Worthington Hilltown Community Health Center	413-667-2203

What is Medicare?

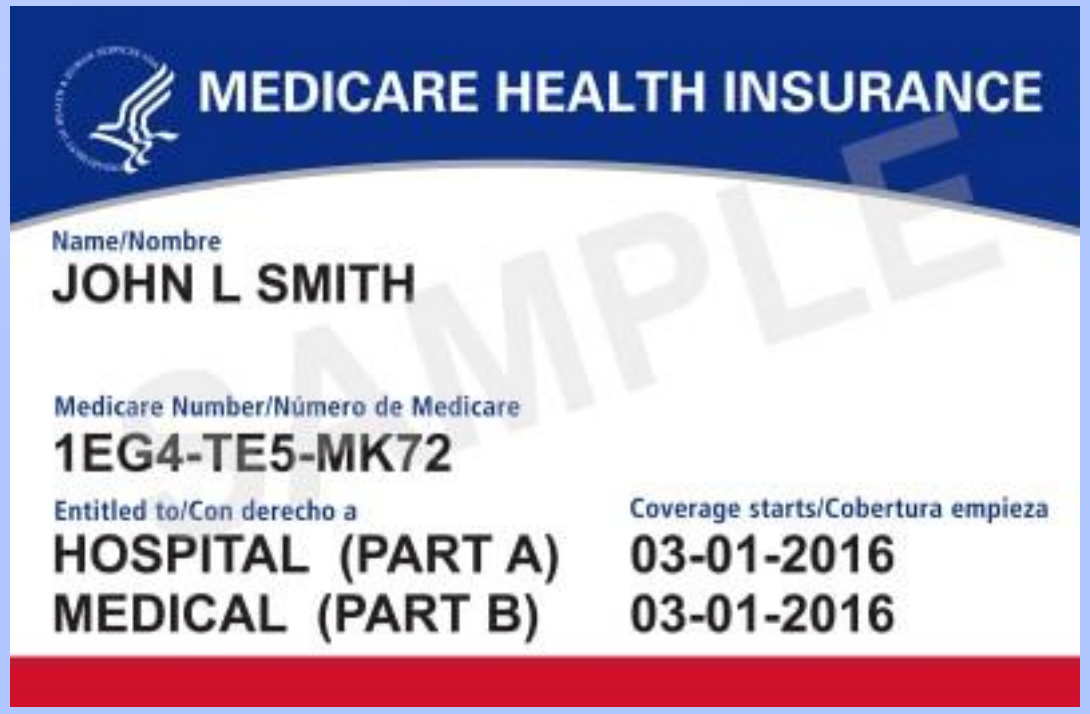
Medicare is the federal health insurance program that helps meeting the costs of healthcare, however, it is not comprehensive. For example, Medicare does not cover all medical expenses or the cost of long-term care. Different parts of Medicare support coverage of specific services:

- Part A – Hospital Insurance
- Part B – Medical insurance
- Part D – Prescription Drug Coverage
- **Please Note:** Part C Plans – Are Medicare Advantage Plans offered by **private insurance companies** that contract with Medicare and replace Original Medicare by offering combined basic benefits of Medicare A, B, and D.

Sample of a Medicare Card

Protect Your Medicare Card!

- Medicare cards are ALWAYS paper never plastic.
- Keep the original card safe at home in a secure file. Use a clear plastic sleeve to protect it (instead of laminating it.)
- Only share your Medicare # with trusted doctors or trusted sources.
- Be aware of potentials scammers!



Review of Medicare Enrollment Periods

Initial Enrollment Period

- The 7 months around your 65th Birthday.

Special Enrollment Period

- Allows you to sign up for Medicare Part B within 8 months of losing active employer group health coverage.

General Enrollment Period

- January 1st through March 31st every year. This enrollment window is for people who missed their first chance to sign up.
- You may be assessed a penalty if more than 12 months has passed since you had creditable health insurance coverage.

Signing up for Medicare

Medicare Enrollment is administered by Social Security. There are three easy ways to get enrolled:

- **Online** – Use the official SSA Medicare Website SSA.gov
- **By phone**- Call to schedule an appointment before you turn 65
- Holyoke SSA office 877-480-4989
- **In person**- Holyoke Social Security office, 200 High Street, Holyoke, MA 01040

Please Note: LifePath's SHINE Counselors do not assist people to sign you up for Medicare

Signing up for Medicare Part B During the Special Enrollment Period

- You have an 8-month window to sign up for Medicare Part B (without a late penalty) due to the loss of employer coverage.
- Two forms are needed for this enrollment:
  - CMS-40B – You complete
  - CMS-L564 –Your HR completes-proving you had creditable coverage after you turned 65
- These forms can be uploaded on your Soc Sec Account or they can be faxed, mailed or hand delivered to your local Soc Sec Office.

Your Medicare Coverage Choices

Step 1: Decide how you want to get your medical coverage

Note: Regardless of coverage choice, all beneficiaries must still enroll in Part A and Part B

Original Medicare

Part A
Hospital Insurance

Part B
Medical Insurance

-OR-

Medicare Advantage Plan -HMO, HMO-POS, PPO

Part C
Combines Part A & Part B medical, and usually Part D prescription benefits

Step 2: Decide if you need prescription drug coverage

Part D
Stand-alone PDP

If you join a Medicare Advantage Plan you cannot join a stand-alone PDP and you do not need, and cannot be sold a Medigap policy

Step 3: Decide if you want to add supplemental medical coverage

Medigap
Core, Supplement 1A, or Supplement 1 plan

What are the Gaps of Medicare Part A ?

- Part A Hospital Deductible: $1,736
- 1-60 days
- $434/day for days 61-90 per benefit period

- Part A Skilled Nursing Facility (SNF)coinsurance: $0 for days 1–20; $217/day for days 21–100 per benefit period
- No Out of Pocket Maximum in Medicare

What are the Gaps of Medicare Part B

Annual Deductible: You must pay an out-of-pocket yearly deductible before Medicare begins paying its share of your medical costs. In 2026 it is $283. After the deductible you are responsible for:

20% Coinsurance for most doctor services, outpatient therapy, and durable medical equipment, etc.

Medicare pays 80% of the approved amount leaving you responsible for 20% coinsurance.

How do Medigap Plans Work

- Supplement 1A: same as Supplement 1 except the beneficiary pays Part B deductible
- Core: beneficiary pays Parts A & B deductibles; plan covers Part B coinsurance and hospital co-pays

Please Note: Supplement 1 is available only to those who were initially eligible for Medicare prior to 1/1/2020- it covers the addition of the Part B deductible

How do Medicare Advantage Plans Work?

- Coverage provided by insurance companies
  - Plans must provide all Part A & B benefits
- Most include Part D coverage
  - Cannot also have a stand-alone Part D plan
- Provider networks apply
- Additional benefits may be available, such as limited vision, dental, hearing and fitness
- In 2026 all plans are offering $0 premium plans

Medicare Supplement Compared to Medicare Advantage

Original Medicare with Medigap Supplement Plan	Medicare Advantage Plan
Higher monthly premium, but limited cost-sharing	Generally lower premiums, but has cost-sharing -copays & coinsurance
Freedom to choose providers	May be restricted to provider network if enrolled in HMO
No referrals necessary	May need referrals for services
Non-Medicare services and some SNF stays may not be covered	May include some extra benefits such as vision, dental, hearing, fitness, Over the Counter Cards or Flex cards
Coverage anywhere in US; some plans include foreign travel	Only urgent and emergency services provided outside service area of HMO

Medicare Part D: Prescription Drug Coverage

- Prescription drug coverage for Medicare beneficiaries.
- Part D covers prescriptions that the beneficiary takes at home.
- Costs and coverage can change periodically. It is important to review your Medicare plan annually during Open Enrollment Period Oct 15th-Dec 7th.
- Medicare Plan Finder online tool – available through www.Medicare.gov
- A Medicare Account is helpful when reviewing coverage changes & enrolling in a drug plan.

How do Medicare Prescription Plans Work?

- Cost Components
  - Monthly premiums
  - Annual Deductible
  - Initial Coverage: copays and co-insurance by tiers or percentages
  - Tiers may include preferred generic, generic, preferred brand, non-preferred brand

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Medicare Open Enrollment

- Medicare Open Enrollment is the **ONE TIME OF YEAR** when <u>all</u> people with Medicare can review, compare, enroll or dis-enroll in:
  - Part C (Medicare Advantage)
  - Part D (Prescription Drug Plans)
- Medicare Open Enrollment dates:
  - **October 15th:** Open Enrollment begins
  - **December 7th:** Open Enrollment ends
  - **January 1st:** Health/drug coverage begins

Common Medicare Mis-Steps

- Missing key deadlines when signing up for Medicare A, B and D
  - Can result in Gaps of Coverage
  - Lifetime Premium Penalty
- Keeping your Part C, D or Medigap plan on autopilot
  - Premiums may increase
  - There may be increases in your cost sharing of drugs and services
  - Provider Networks may change
- Buying the same plan as your friend or spouse without doing research

Concerned about Medicare Cost? Programs that may assist you

Medicare Savings Programs

- Qualified Medicare Beneficiary (QMB) Pays Medicare A and B premiums, deductibles and copays; auto enrollment into ExtraHelp. Includes Health Safety Net
- Specified Low Income Beneficiary(SLMB) or Qualified Individual (QI) Pays Medicare Premium; auto enrollment into Extra Help and Health Safety Net.

Helpful Resources

- Social Security – Holyoke office - 877-480-4989
- Medicare 1-800-633-4227
- MassHealth Customer Services- 1-800-841-2900
- LifePath's Website: Medicare Information Webinars
- Community Legal Aid - 855-252-5342
- LifePath Elder Law Attorney List – Western, MA

THANK YOU!

For more information on the SHINE program please visit the website mass.gov/shine-program