

MEDICARE & HOME CARE



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WHEN ARE YOU ELIGIBLE?

You're eligible to join Medicare when:

1. You're 65 years old. Or, you're under 65 and qualify because of a disability or another special situation.

AND

2. You are a US citizen or legal resident and you've lived in the US for at least five consecutive years

About the "age 65" rule:

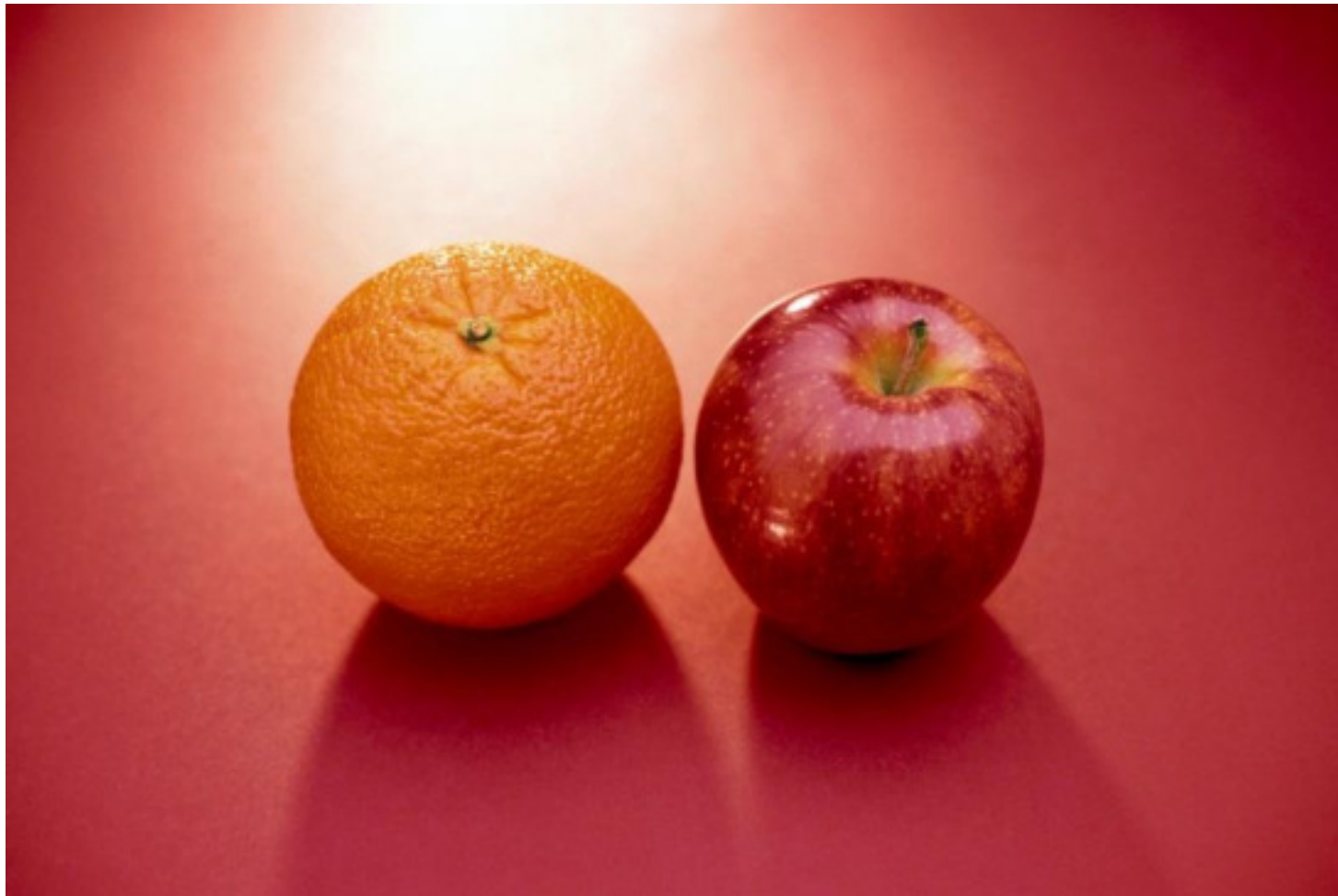
- Even if you're already getting Social Security, you have to wait until you're 65

- You have to be 65. Your spouse's age doesn't count.

- Even if you're not collecting Social Security yet, you're eligible at age 65



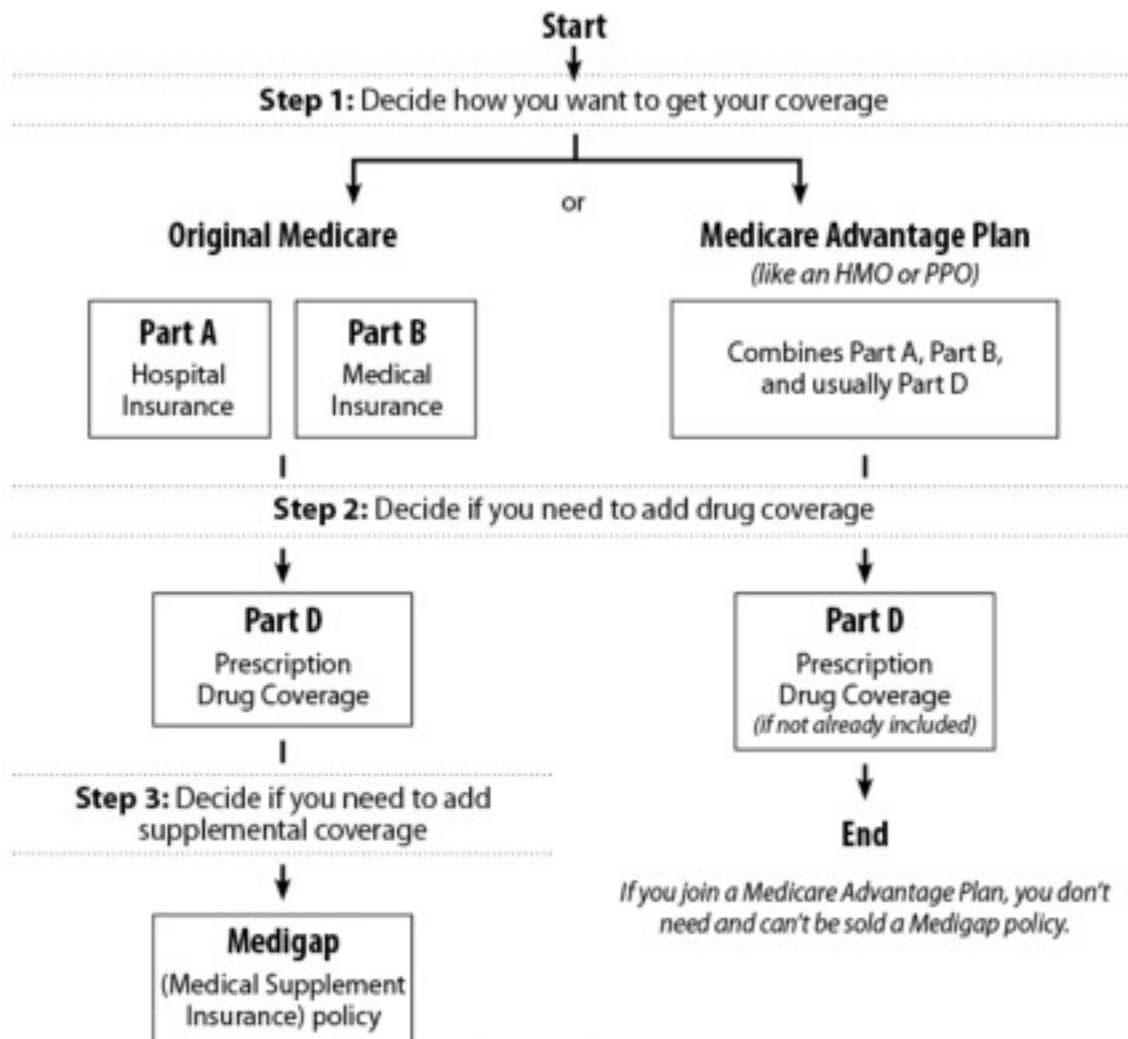
TWO CHOICES TO ADD TO ORIGINAL MEDICARE



Medicare Basics

Your Medicare Coverage Choices at a Glance

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



Reprinted from "Medicare & You 2011"

WHO IS ELIGIBLE FOR MA?

- Beneficiary must live the in the plan service area
- Must be enrolled in part A & B
- US citizen, US national or lawfully present
- Not diagnosed with ESRD



HOW DOES MA WORK?

- Medicare pays a lump sum per month to MA plan to provide coverage
- MA plan must follow Medicare coverage rules
- MA plans are an annual contract and changes can be made during AEP (Oct 15 to Dec 7)

APRIL 2018 CMS ANNOUNCEMENT

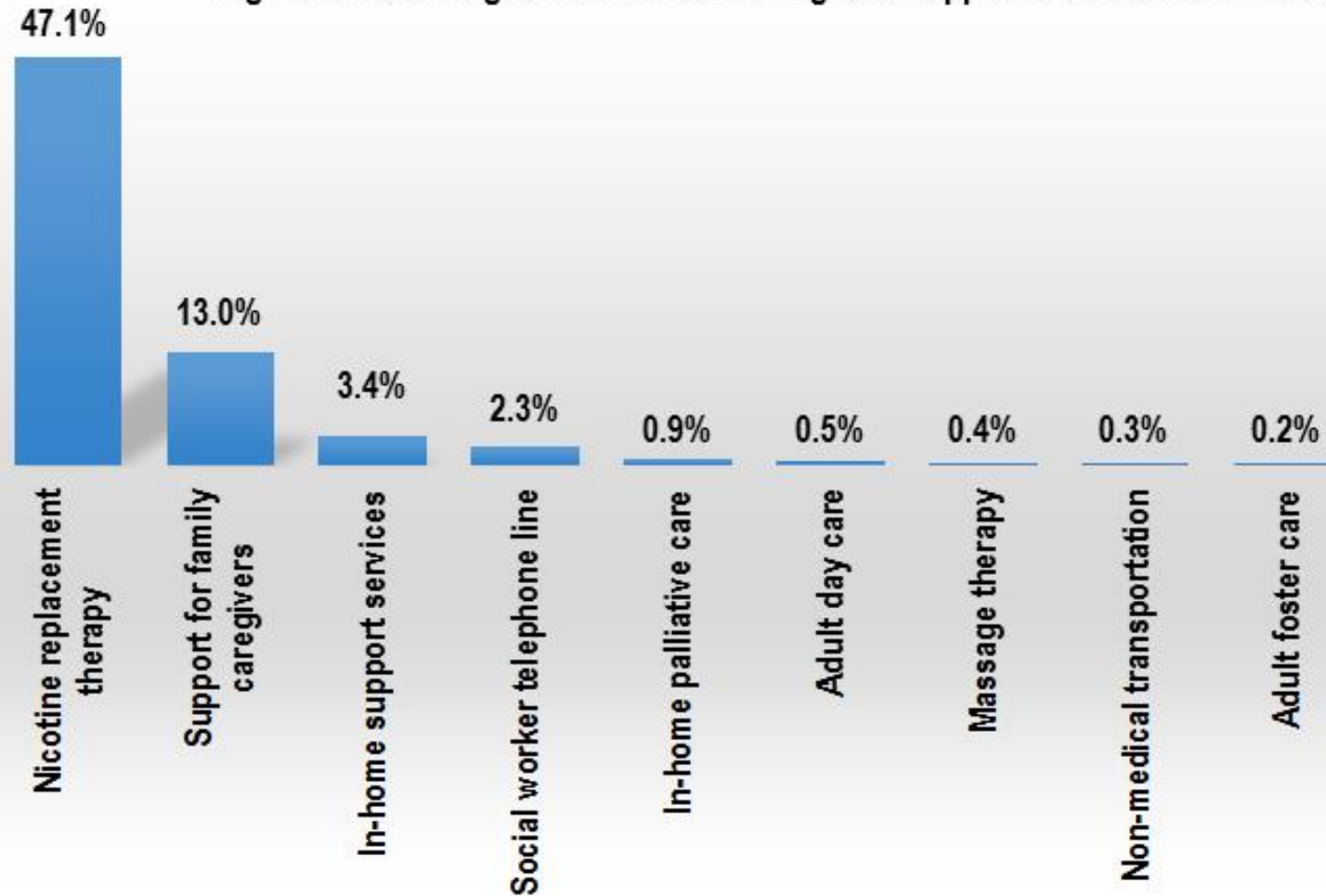
- CMS expands definition of supplemental benefits for Medicare Advantage plans.
- Primary purpose of the new benefits is daily maintenance of health.
- Benefits can be offered if they...
 - Provide assistance for physical impairments
 - Diminish the impact of injuries or conditions
 - Reduce avoidable emergency room visits

CMS (2018, April) 2019 Medicare Advantage and Part D Call Letter. Cms.gov



WHO'S OFFERING THESE BENEFITS?

Figure 1: Percentage of MA Plans Offering New Supplemental Benefits in 2019

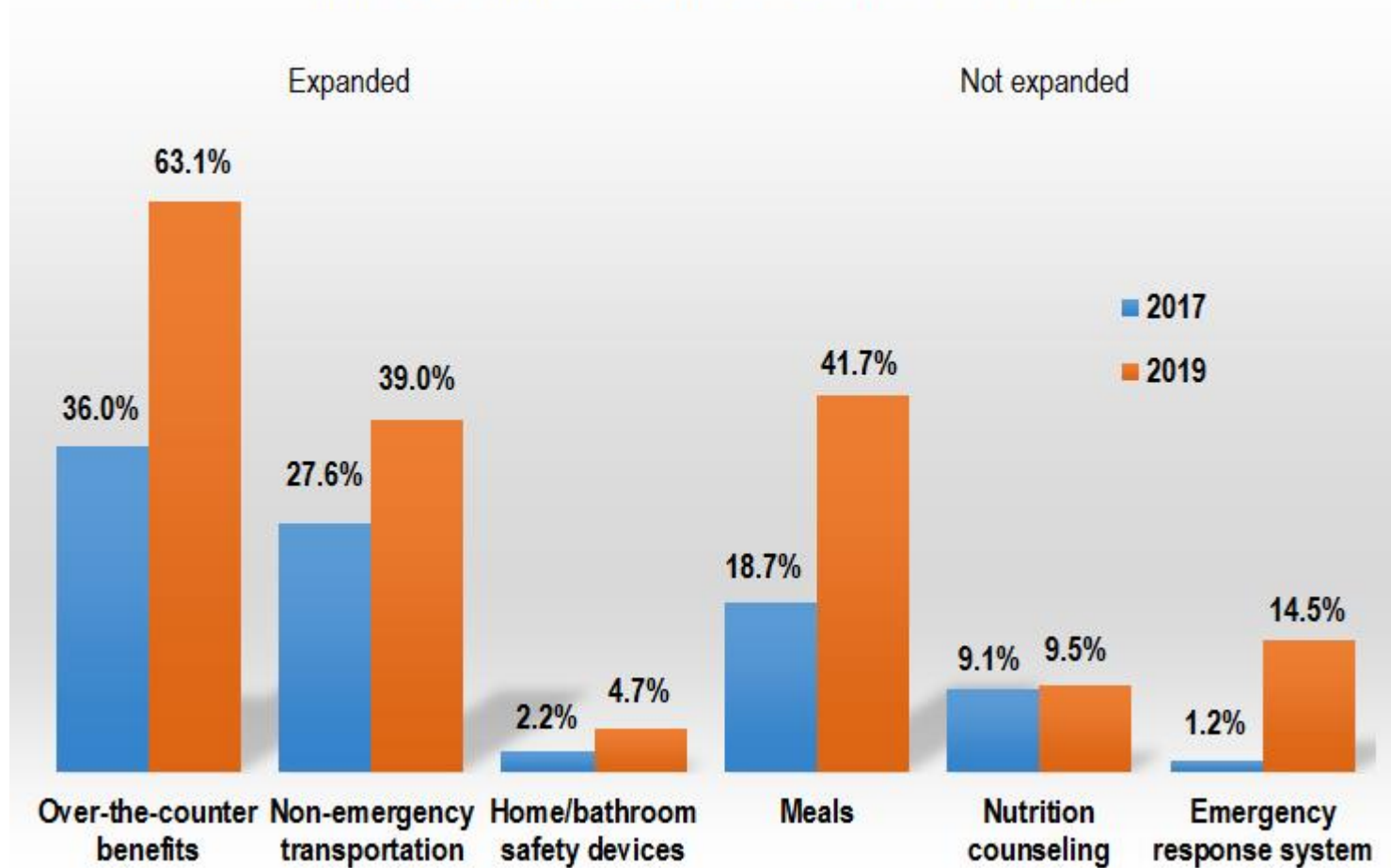


Sung, J. & Noel-Miller, C. (2018, October) Supplemental Benefits in Medicare Advantage. Blog.aarp.com



PREVIOUSLY-ALLOWED BENEFITS

Figure 2: Growth in Previously-Allowed Supplemental Benefits



QUESTIONS?

