

MEDICARE CHANGES FOR 2023

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TOPICS DU JOUR

- Medicare Part B General Enrollment Period
- Medicare Part B IEP
- Medicare Part B SEPs
- Part B-ID Benefit
- Vaccine Cost Sharing



**MEDICARE PART B GENERAL
ENROLLMENT PERIOD**

MEDICARE PART B GENERAL ENROLLMENT PERIOD

- Every year from January 1 to March 31
- Prior to 2023, coverage began July 1
- Starting in 2023, Part B coverage will start the month after enrollment

MEDICARE PART B GENERAL ENROLLMENT PERIOD

- Enroll in January, coverage begins February 1st
- Enroll in February, coverage begins March 1st
- Enroll in March, coverage begins April 1st

MEDICARE PART B IEP



MEDICARE PART B IEP

- Individuals have a 7-month Initial Enrollment Period to change or refuse Medicare Part B.

MEDICARE PART B IEP

- Individuals can change or refuse Medicare Part B:
 - 3 months before their first month of eligibility;
 - Their first month of eligibility; and
 - three months after their first month of eligibility.
- This period is called the Initial Enrollment Period (IEP).

MEDICARE PART B IEP

- Before 2023, individuals who enrolled in Medicare Part B during last 3 months of IEP had to wait up to 3 months before coverage would begin.

MEDICARE PART B IEP

- Starting in 2023, coverage is effective the 1st of the month after the month of enrollment.

MEDICARE PART B IEP

- For example, if person's 1st month of Medicare entitlement is May 2023, the IEP begins in February 2023 and ends in August 2023
 - If person does nothing, Part B enrollment starts in May 2023
 - But if person wants to delay and enrolls in May 2023, coverage will begin June 1
 - Enrolls in June and coverage begins July 1
 - Enrolls in July, coverage begins August 1
 - Enrolls in August, coverage begins September 1st.



NEW MEDICARE PART B SEPS

NEW MEDICARE PART B SEPS

- Impacted by emergency or disaster
- Health plan or employer misrepresentation
- Formerly incarcerated individuals
- Termination of Medicaid
- Other exceptional circumstances

EMERGENCY OR DISASTER SEP



EMERGENCY OR DISASTER SEP

- SEP for individuals who missed enrollment opportunity because they or someone who makes health care decisions on their behalf lives in area where federal, state, or local government declared an emergency.

EMERGENCY OR DISASTER SEP

- Example is someone who could not enroll in Medicare because their SSA office was closed to the public.

EMERGENCY OR DISASTER SEP

- SEP begins the date of the emergency declaration or a date specified in the declaration.
- Has to be after January 1, 2023.

EMERGENCY OR DISASTER SEP

- SEP ends 6 months after end date of emergency declaration
- If declaration is extended, then SEP ends 6 months after end date of extension.

EMERGENCY OR DISASTER SEP

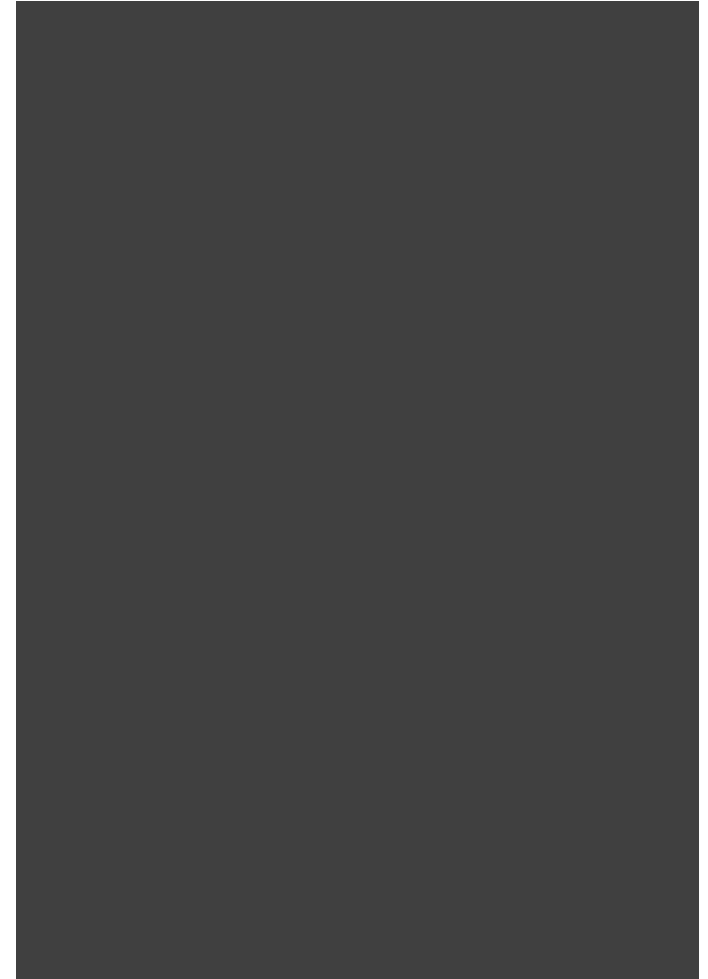
- What does individual need to show SSA in order to use SEP?
- They live or lived in area impacted by emergency during that time.

EMERGENCY OR DISASTER SEP

- Coverage begins on 1st of month following month of enrollment.



**MISINFORMATION FROM
HEALTH PLAN OR EMPLOYER**



MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- SEP for individuals whose employer, employer health plan, or someone acting on behalf of employer gave them incorrect information that caused them to delay Medicare enrollment.

MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- SEP does not apply to someone who only did not receive any Medicare enrollment information from employer.

MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- Misinformation must have occurred on or after January 1, 2023.

MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- In order to prove they were misinformed, individuals should provide SSA with:
 - Letter or other document from employer that has incorrect information in it; or
 - Letter from employer acknowledging misinformation; or
 - Written statement from individual that describes misinformation if they do not have written proof from employer or employer's representative.

MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- Coverage begins on 1st of month following month of enrollment.

MISINFORMATION FROM HEALTH PLAN OR EMPLOYER

- Poll Question
 - Hassan became eligible for Medicare on July 1, 2022
 - At time he had employer group health insurance through his husband's employer.
 - Employer told him he did not need to enroll in Part B because employer plan would be primary.
 - Hassan declined Part B based on this information.
 - In January 2023, the employer informed him that they were wrong and Medicare should be primary.
 - Can he use the SEP to enroll in Part B now?
 - Yes
 - No

**FORMERLY
INCARCERATED SEP**



FORMERLY INCARCERATED SEP

- SEP is for individuals who are released from incarceration.

FORMERLY INCARCERATED SEP

- SEP begins day individual released from incarceration
- SEP end last day of 12th month after individual is released from incarceration.

FORMERLY INCARCERATED SEP

- Individual should contact SSA and report release from incarceration to use SEP.

FORMERLY INCARCERATED SEP

- Individuals have 2 options for when Medicare Part B coverage will begin:
 - 1st of month following month of enrollment; or
 - Up to 6 months retroactively.
- Coverage cannot begin before January 1, 2023 or before individual is released from incarceration.



**TERMINATION OF
MEDICAID SEP**

TERMINATION OF MEDICAID SEP

- For individuals who lose Medicaid eligibility on or after January 1, 2023 and do not have Medicare because they missed an enrollment opportunity.

TERMINATION OF MEDICAID SEP

- SEP begins when individual receives notice of upcoming termination of their Medicaid eligibility.
- SEP ends 6 months after termination of eligibility

TERMINATION OF MEDICAID SEP

- To use this SEP, individuals should contact SSA and provide proof that they are eligible for Medicare and that their Medicaid eligibility ended on or after January 1, 2023.

TERMINATION OF MEDICAID SEP

- Coverage begins:
 - 1st of the month following the month of entitlement; or
 - Retroactive to when their Medicaid ended but no earlier than January 1, 2023.

TERMINATION OF MEDICAID SEP

- Individuals who lost Medicaid during Covid public health emergency, enrolled in Medicare before January 1, 2023, and have late enrollment penalty may be able to get penalty removed.
 - They should contact SSA.
 - They may be able to be reimbursed for any penalties they already paid.

EXCEPTIONAL CIRCUMSTANCES SEP



EXCEPTIONAL CIRCUMSTANCES SEP

- SSA can grant this SEP on a case-by-case basis.

EXCEPTIONAL CIRCUMSTANCES SEP

- Individual can request to enroll in this SEP if they missed other enrollment periods because of things they could not control.
- SSA decides if the individual's situation is exceptional, meaning very unusual or not typical.
- Forgetting to enroll or not knowing that they were supposed to enroll does not count as exceptional circumstances.

EXCEPTIONAL CIRCUMSTANCES SEP

- Start and end dates of the SEP are determined on a case-by-case basis.

EXCEPTIONAL CIRCUMSTANCES SEP

- Individual should contact SSA to use this SEP and may be asked to show proof of the exceptional circumstance.

MEDICARE PART B-ID



MEDICARE PART B-ID

- Beginning January 1, 2023, there is a new limited Medicare benefit called the immunosuppressive drug benefit, or Part B-ID benefit.

MEDICARE PART B-ID

- Provides Part B coverage of immunosuppressant drugs for people whose ESRD Medicare benefits have ended 36 months after their transplant and who do not have other health insurance that covers immunosuppressant medications.

MEDICARE PART B-ID

- To qualify for coverage through Part B-ID, individual must:
 - Qualify for Part B coverage of immunosuppressants prior to losing Medicare Part B.
 - Individuals qualify for Part B coverage of immunosuppressants if they had Part A at time of kidney transplant.
 - Not have Medicaid or other public or private health insurance that covers immunosuppressants.

MEDICARE PART B-ID

- Beneficiaries whose ESRD Medicare eligibility expired before January 1, 2023 can still enroll in Part B-ID.

MEDICARE PART B-ID

- Monthly premium for 2023 = \$97.10.

MEDICARE PART B-ID

- Individuals can have Medicare Savings Program at same time.

MEDICARE PART B-ID

- Part B-ID only covers immunosuppressant drugs and does not include coverage for any other benefits or services.

MEDICARE PART B-ID

- To enroll, individuals should contact SSA.

VACCINE COST-SHARING



VACCINE COST-SHARING

- Cost-sharing for vaccines covered under Part D will be eliminated.
- Even if individual hasn't met Part D deductible.
- Applies to adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP),
- Including the shingles and Tetanus-Diphtheria-Whooping Cough vaccines.
- Effective January 1, 2023.

END OF PRESENTATION

- These materials are current as of October 2, 2023.

