

# Quick Guide Supplement

## Enrollment/ Applications Periods for Other CT Programs

<b>Medicare Savings Program</b>	Ongoing	Pays Medicare Part B premium, all or some Medicare Part D premium, lowers co-pays for medications and may help with co-pays and deductible for Medicare Part A and B. Income based. No asset restriction.
<b>Medigap Plans</b>	Ongoing	Guaranteed Issue. Community rated for premiums.
<b>SNAP</b>	Ongoing	Assistance with food for those who qualify
<b>Energy Assistance</b>	Oct 15 – April 15	Help with energy costs for those who qualify <a href="http://www.ct.gov/staywarm">www.ct.gov/staywarm</a>
<b>Renters Rebate</b>	April 1 – Oct 1	Eligibility: For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with permanent disability 1 year residency, no asset test Hotline for questions: 860-418-6377
<b>Access Health CT</b>	Nov 1, 2015 – Jan 31, 2016	Health Insurance for individuals without health coverage, which includes Medicaid for adults 18-65 without Medicare. The Marketplace is not for Medicare beneficiaries.

## 2016 Part D Standard Plan Cost Sharing for a Medicare Beneficiary

Part D Benefit Cost Periods	Costs & Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Drugs on the plan's Formulary
<b>Initial Deductible</b>	Beneficiary-100%	<b>Up to \$360</b>	<b>\$0</b>	\$360
<b>Initial Coverage Period (ICP)</b>	25% -beneficiary 75% - plan	<b>Up to \$737.50</b>	<b>\$2,212.50</b>	<b>\$2,950</b>
<b>coverage Gap</b>	Shared Beneficiary/Plan/ Manufacturer <b>Manufacturer:</b> 50% on brand drugs	58% generic 45% brand drugs (+small pharmacy dispensing fee)	42% generic 5% brand drugs <b>(plan payments do not count towards TrOOP)</b>	Up to \$3,752.50 (cumulative costs: \$7,062.50)
<b>Catastrophic Coverage</b>	Beneficiary reduced co-pays Plan pays the difference	Greater of: 5% co-insurance <b>OR</b> \$2.95 per generic or \$7.40/brand	<b>Remaining amount after the beneficiary pays co-pay</b>	Continues catastrophic coverage through 12/31/16

## Medicare Enrollment Periods

Period	Date	Part A	Part B	Part C	Part D	Explanation
<b>Initial Enrollment (IEP)</b>	3 months before age 65, month of 65 <sup>th</sup> birthday & 3 months following	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	You can enroll into premium free Med A anytime after your IEP . Part A becomes active back to your 65th birthday or to a maximum of 6 months,
<b>Annual Election Period (AEP) Open Enrollment</b>	<b>October 15 - December 7</b> Changes effective Jan 1			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Beneficiaries can enroll or change any Medicare benefits
<b>Special Enrollment (SEP)</b>	While working & 8 months after employment ends or loss of employer health coverage (whichever comes first). SEP is 63 days for Medicare Part D.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	For people still working (or their spouses) who are covered by employer health coverage (Medicare ESRD do not have SEP)
<b>General Enrollment</b>	<b>Jan 1 – March 31</b>  For Premium Part A or Part B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			For those who missed their IEP. Part B is effective July 1. Penalties may apply .
<b>Medicare Advantage Disenrollment Period</b>	<b>Jan 1 – Feb 14</b>  <b>1 (800) 994-9422</b>				<input checked="" type="checkbox"/>	Added period to leave MA or MA-PD & return to traditional Medicare. Can select a Medicare Part D & buy a Medigap.