

*Access Health CT provides health insurance to individuals without health coverage. It is not designed to replace or coordinate with Medicare. If you are 65 years old and you have worked at least 10 years, you should transition to Medicare when eligible to avoid gaps in medical coverage and Medicare premium penalties.*

### Premium Penalties <sup>1</sup>

**Medicare Part B:** Those age 65 who fail to enroll in Medicare Part B during their initial enrollment period will pay a lifetime penalty of a 10% increase premium for every year they failed to enroll.

**Medicare Part D:** In 2018, individuals who enroll in Medicare Part D who did not enroll when eligible, or who did not have prescription coverage as good or better than Medicare Part D pay an additional lifetime premium penalty of \$.3502 for each month they were without coverage (rounded to nearest \$.10).

*Those with health insurance from their or their spouse's active employment receive an 8 month special enrollment to enroll Medicare Part B without penalty.*

## CHOICES

1-800-994-9422  
(In State Toll Free)  
1-860-424-5274  
(Out of State)

Senior Resources  
(Agency on Aging)  
860-887-3561

North Central  
Area Agency on Aging  
860-724-6443

Agency on Aging  
of South Central CT  
203-752-2410

Southwestern CT  
Agency on Aging  
203-814-3698

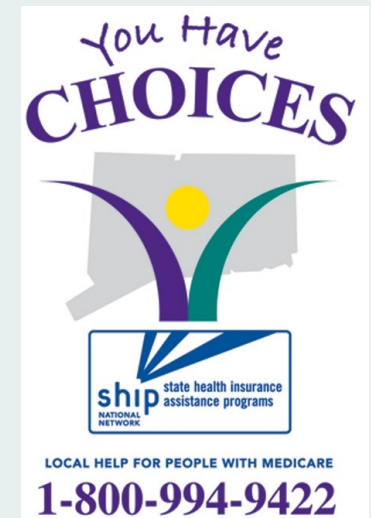
Western CT  
Area Agency on Aging  
203-757-5449

Funded by the Administration  
for Community Living



# Transitioning from Access Health CT to Medicare

*What you need to know*



State Unit on Aging  
CHOICES  
Connecticut's  
State Health Insurance  
Assistance Program

## Aging into Medicare

If you are age 65 and have worked 10 years, you should enroll in Medicare through Social Security (1-800-772-1213) or online at [www.ssa.gov](http://www.ssa.gov) during your initial enrollment period. This begins three months before you turn 65 and ends three months after your 65th birthday. If you fail to enroll during this time, you will be unable to enroll until the general enrollment period, January 1—March 31. If this occurs, your start date for Medicare Part B will not be until July 1 and you may have premium penalties. We encourage you to contact CHOICES (1-800-994-9422) to help you understand and select your Medicare options. Once your decision is made, you must notify the Access Health CT benefits center at 1-855-805-4325 to cancel your qualified health plan at least 14 days before your Medicare start date.

## Didn't enroll in Medicare Part B when eligible?

While on Medicare Part A, you will lose advanced tax credits and you will not be automatically enrolled into a qualified health plan for the following year, but you have the right to maintain your coverage. Premiums in the exchange are based on age so you may find keeping your policy unaffordable. Since you cannot be sold any other policy while you have Medicare Part A or enroll into a Medigap or Medicare Advantage plan without Medicare Part B, you will want to enroll into Medicare Part B. CMS is granting equitable relief for some on a case by case basis through September 30, 2018 to enroll in Medicare Part B outside of your enrollment period. If granted, it will reduce late enrollment penalties.

You will have a special enrollment period of 63 days to enroll in a Medicare Part D plan when you lose your current coverage if it is creditable coverage for Medicare Part D or when you enroll in Medicare Part B. If it is not, you are limited to enrolling during the open enrollment (October 15 through December 7) with a start date of January

1. Contact your plan to inquire.

## Medicare Savings Program <sup>1</sup>

If you qualify, you may be eligible for assistance with your Medicare costs and with obtaining Medicare Part B .

<u>Program</u>	<u>Monthly Income</u>	<u>(Couple) Income</u>
QMB	\$2,135.32	\$2,894.92
SLMB	\$2,337.72	\$3,169.32
ALMB	\$2,489.52	\$3,375.12

Income levels effective March 1, 2018

All three levels pay the Medicare Part B premium (\$134) and it eliminates the premium penalty. The State may purchase Medicare B for you if you failed to enroll on time. It also enrolls you automatically in Extra Help for your prescription coverage, which pays some or all of the Medicare Part D premium costs and your co-pays are reduced to no more than \$8.35 for each medication.

QMB acts like a Medicare supplement and pays the out of pocket expenses for Medicare Part A and B. It will also purchase Medicare Part A if you are not eligible for premium free Part A.

<sup>1</sup>Content is valid as of March 2018. It is subject to change.