Medicare Beneficiary Ombudsman Topics

Presented by: Catherine Rippey, MBO
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Medicare Beneficiary Ombudsman Activities

- Engages with external internal partners
- Participates in stakeholder engagement events

- Analyzes beneficiary inquiry and complaint data
- Identifies targeted areas or topics for investigation

- Receives beneficiary inquiries and complaints
- Coordinates with CMS caseworkers

- Reports fiscal year activities to HHS and Congress
- Develops recommendations to CMS for program improvement
### 2017 Average Medicare Monthly Projected Enrollment in Millions

<table>
<thead>
<tr>
<th>Enrollment Category</th>
<th>Enrollment (in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A and/or Part B</td>
<td>57.7</td>
</tr>
<tr>
<td>Aged</td>
<td>48.7</td>
</tr>
<tr>
<td>Disabled</td>
<td>9.0</td>
</tr>
<tr>
<td>Original Medicare Enrollment</td>
<td>37.7</td>
</tr>
<tr>
<td>Medicare Advantage and Other Health Plan Enrollment, including employer waiver plans</td>
<td>19.9</td>
</tr>
<tr>
<td>MA Enrollment</td>
<td>18.3</td>
</tr>
<tr>
<td>Part D (Medicare Advantage with Rx Coverage and Prescription Drug Plans)</td>
<td>42.3</td>
</tr>
</tbody>
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Medicare Transitions

- Marketplace to Medicare
- Part A Conditional Buy-in
- Retroactive Part A
Periodic Data Matching (PDM) notices notify consumers who are dually enrolled in Medicare and a Marketplace plan.

- Round 1 notices (September 2016)
  - Individuals ages 65 and over
  - Dually-enrolled in Medicare and the Marketplace
  - Receive financial assistance (Marketplace subsidies)

- Round 2 notices (February 2017)
  - Individuals ages 65 and over
  - Dually-enrolled in Medicare and the Marketplace
  - Do and do not receive financial assistance

- Round 3 notices (June 2017)
Part B Enrollment Opportunity (Equitable Relief)

- Offered to impacted consumers through September 30, 2017.
  - Applies to Medicare beneficiaries currently enrolled in Medicare Part A and a Marketplace plan.
  - Allows individuals to enroll in Part B outside the Medicare General Enrollment Period and without a penalty.
  - May allow for penalty relief for those enrolled in Part B with a late enrollment penalty.
Part A Conditional Buy-In

- Numerous older adults and people with disabilities who are eligible for Medicare Part A but lack ample work experience are required to pay monthly premiums.
- The Part A Buy-In Agreement allows beneficiaries to receive Part A coverage without paying monthly premiums.
  - By enrolling in the Qualified Medicare Beneficiary (QMB) program in their state.¹

CMS formed a workgroup and proposed a corrective action plan to:

- Identify problems/areas of confusion among SSA/CMS/States
- Implementing system changes, if needed (SSA only)
- Offering ongoing support to States with high numbers of processing issues
- Providing training and fact sheets for SSA, States, and other partners
- Creating a Web portal for information sharing
Some beneficiaries delay Medicare enrollment past age 65.

- When they enroll later they will be retroactively enrolled in Part A for a period of up to 6 months.
- HSAs contributions made during this period may be subject to tax liabilities.
- CMS encourages beneficiaries who delayed Part A enrollment to end their HSA contributions 6 months prior to their enrollment date.
Part B enrollment

- Full retirement age is increasing but Medicare eligibility stays the same
  - More beneficiaries delay enrollment in Part B past age 65 due to other coverage
    - May result in penalties, coverage gaps, reduced access to care
- CMS is working to:
  - Improve notifications and outreach materials
  - Provide better education to individuals transitioning from other health insurance (i.e. Marketplace or employer group)
Part D drug pricing

- Medicare Plan Finder estimates Part C and D plan and drug costs
- Beneficiaries report they are sometimes unprepared for cost increases after the new plan year begins
Resources

- Medicare and Marketplace
Employer Community Page:
Contact Information

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