



Medicare Beneficiary Ombudsman Topics

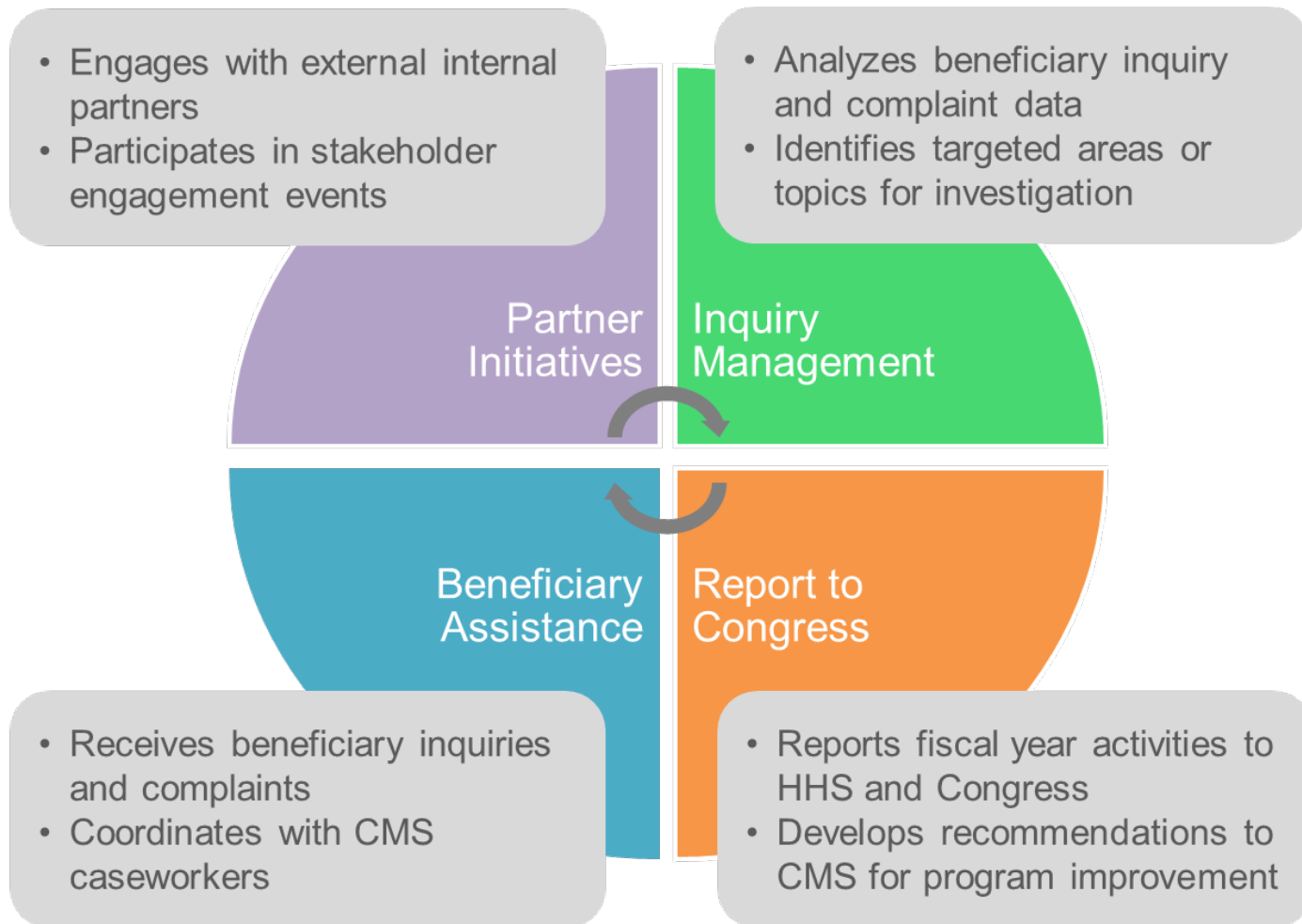
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Medicare Beneficiary Ombudsman Activities

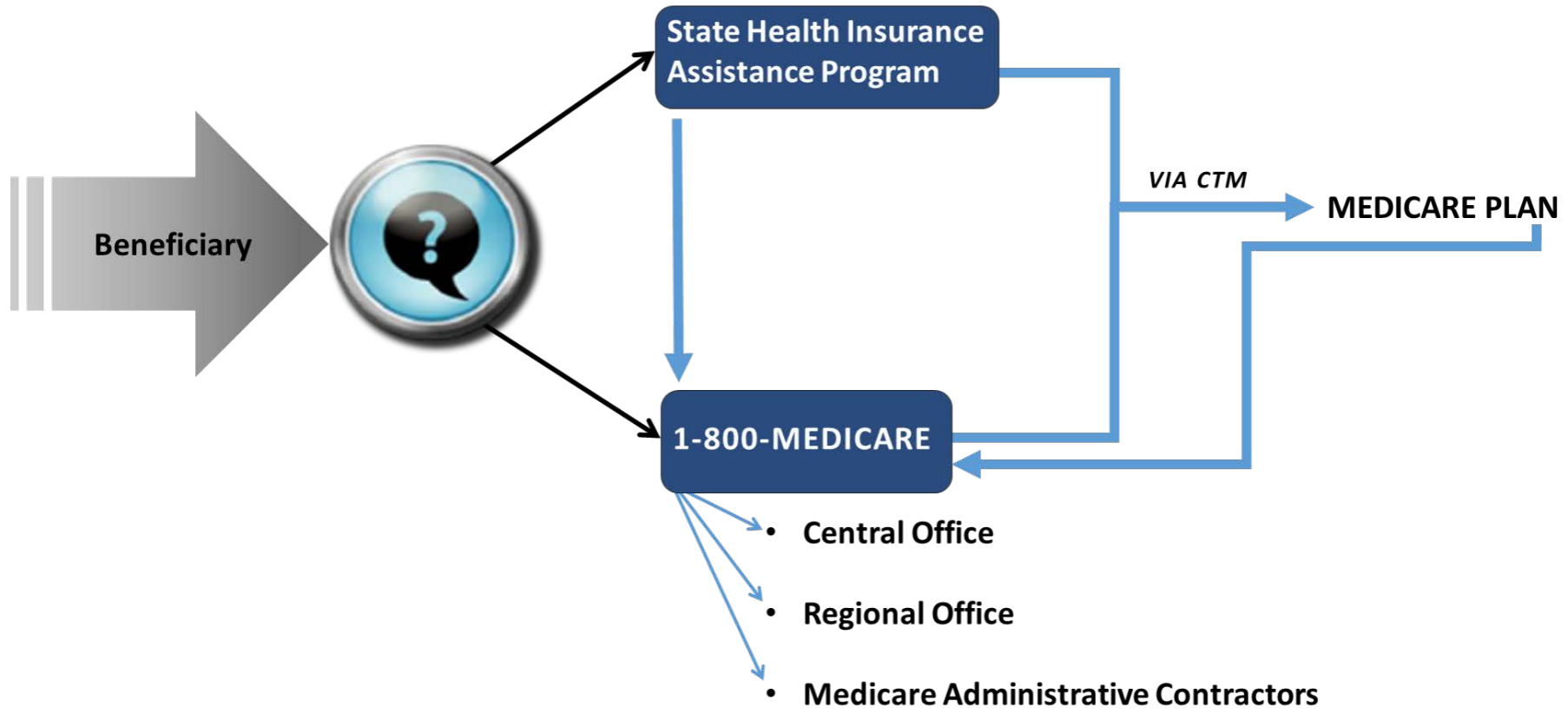


Medicare Program Enrollment

2017 Average Medicare Monthly Projected Enrollment in Millions

Part A and/or Part B	57.7
Aged	48.7
Disabled	9.0
Original Medicare Enrollment	37.7
Medicare Advantage and Other Health Plan Enrollment, including employer waiver plans	19.9
MA Enrollment	18.3
Part D (Medicare Advantage with Rx Coverage and Prescription Drug Plans)	42.3

Consumer Assistance Process



Medicare Transitions

- Marketplace to Medicare
- Part A Conditional Buy-in
- Retroactive Part A

Marketplace to Medicare

- 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

¹ Social Security Administration. (April 21, 2015). *HI 00801.140 State Buy-In and Group Payer Provisions for QMBs*. Retrieved on February 15, 2016 from <https://secure.ssa.gov/poms.nsf/lnx/0600801140>.

Part A Conditional Buy-In (cont.)

- 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

Retroactive Part A

- 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

Looking Ahead

- 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)

Looking Ahead (cont.)

- 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
 - Equitable Relief Fact Sheet:
<https://www.cms.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html>
 - PDM Notices:
<https://marketplace.cms.gov/applications-and-forms/notices.html>

Resources

- Employer Community Page:
<https://www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/Employer-community.html>

Contact Information

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