

Understanding Medicare Changes for LGBT Older Adults



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SAGE ([Services and Advocacy for GLBT Elders](#)), founded in 1978, is the largest and oldest organization dedicated to improving the lives of lesbian, gay, bisexual, and transgender (LGBT) older adults. SAGE's work includes delivering direct services to LGBT older adults and their caregivers, advocating for public policies that address the needs of LGBT older adults, and providing training and consulting for the aging provider network and LGBT organizations. With offices in New York City, Los Angeles, Washington, D.C., and Chicago, SAGE coordinates a growing network of 30 SAGE affiliates in 20 states and the District of Columbia.

The SAGE SMP/SHIP LGBT Beneficiary Program builds upon the success of previous work with the SMP network. With this project, the goal is to provide the most up-to-date information regarding understanding Medicare benefits for LGBT older adults. For example, many changes took effect after the 2015 U.S. Supreme Court decision in *Obergefell v. Hodges*; there have also been updated regulations from Medicare and the Affordable Care Act. SAGE partnered with [Justice in Aging](#) to provide three fact sheets to help SMP/SHIP staff and volunteers understand the changes and how they affect same-sex married couples and transgender older adults. All are available in the SMP Resource Library.

The first fact sheet, [Marriage, Medicare and Medicaid: What Same-Sex \(LGBT\) Couples Need to Know](#), explains the changes related to Medicare and Medicaid benefits for married same-sex couples. The time between the 2013 Supreme Court decision in *United States v. Windsor* and the 2015 *Obergefell v. Hodges* was often seen as producing a confusing patchwork of state and federal laws and benefit programs for same-sex married couples.

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LGBT older adults and SAGE members take part in PRIDE events in New York City.

Obergefell v. Hodges changed the landscape, making same-sex marriage legal across the United States. With this decision, same-sex married couples are now entitled to the same benefits as opposite-sex married couples. This fact sheet is designed as a reference tool to explain the changes and provide case scenarios that SMP/SHIP staff and volunteers may encounter.

The second fact sheet, [Medicare Changes for Transgender Older Adults](#), provides an overview of new Medicare and Affordable Care Act rules. Many critical changes have happened recently to improve overall access and quality of care for transgender older adults. First, in 2013, Medicare changed its rules to include coverage of medically necessary gender reassignment (or “gender affirming”) surgery. Medicare also updated its rules to reflect that gender designation on a Medicare card could not be used to determine medical coverage. For example, if a transgender woman has a Medicare card listing her gender as female, she cannot be denied coverage for a prostate exam. An additional change covered in this fact sheet is the Affordable Care Act and Section 1557 – prohibiting sex discrimination, which includes gender identity.

The final fact sheet, [Accessing Information on Medicare Benefits for LGBT People](#), was developed as a resource tool that will be updated as new information becomes available. It can be used by LGBT older adults, SMP/SHIP staff and volunteers to learn about the latest updates to Medicare benefits, and for referrals to advocacy and legal organizations should an LGBT older adult need additional assistance in accessing benefits.

SAGE and Justice in Aging also developed a webinar called Medicare Updates: Same-Sex Couples & Transgender Older Adults. It provides a brief overview of LGBT older adults and then delves into relevant Medicare updates. The webinar was offered three times during August and September to provide education on these changes prior to open enrollment. Recordings of the webinar are available in the [SMP](#) and [SHIP](#) resource libraries.

A final webinar is scheduled for Jan. 4, 2017. This webinar will provide updates that occurred since the publication of the fact sheets discussed here and provide an opportunity for SMP/SHIP staff and volunteers to discuss any questions encountered during open enrollment. So, even if you attended the earlier webinars, feel free to join us again on Jan. 4, 2017. SMP registration information is available in the Events tab in the SMP Resource Library.

Finally, SAGE’s National Resource Center (NRC) on LGBT Aging offers additional resources that may interest SMP/SHIP staff and volunteers. Visit the NRC website and take a look around at www.lgbtagingcenter.org. Additionally, SAGECare offers an array of cultural competency trainings and a credentialing program for organizations interested in increasing their knowledge and commitment to LGBT inclusivity. Learn more about SAGECare at www.sageusa.care.

Thank you for your continued commitment to LGBT inclusivity! ●



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