

Indiana Department of Insurance

October 5, 2023

Bulletin 271

TRANSITION FROM ACA TO MEDICARE WRITTEN NOTICE

This bulletin is directed towards all health maintenance organizations as defined by IC 27-13-1-19 and insurers providing coverage under a Marketplace plan as defined in IC 27-2-29-4. The purpose of this bulletin is to provide language for use in the notice of transition from Affordable Care Act to Medicare under Public Law 226-2023 (HEA 1329).

The Indiana General Assembly passed Pub. L. 226-2023 during the 2023 Legislative Session. Pursuant to IC 27-2-29-7(c), the Department of Insurance ("Department") shall issue a bulletin setting forth language for the statement that the individual may be eligible to enroll in Medicare during the individual's initial enrollment period. In compliance with IC 27-2-29-7(c), this language is provided on the following page.

Questions regarding this bulletin should be directed to compliance@idoi.in.gov.

INDIANA DEPARTMENT OF INSURANCE

A handwritten signature in black ink that reads "Amy L. Beard". The signature is written in a cursive style with a large initial "A" and "B".

Amy L. Beard
Insurance Commissioner

NOTICE REGARDING MEDICARE ELIGIBILITY

Pursuant to IC 27-2-29-7, [COMPANY NAME] is providing notice that you may soon be eligible to enroll in Medicare. Your Initial Enrollment Period will begin three (3) months before your sixty-fifth (65th) birthday. In most cases, an individual covered by a Marketplace plan will benefit from ending their Marketplace coverage and enrolling in Medicare. Upon your transition to Medicare, Marketplace coverage will continue to be available for other individuals listed on your Marketplace application.

If you have Medicare coverage, you are not eligible to use the Marketplace to buy a health or dental plan, nor can a Marketplace plan sell you a new policy that would duplicate your Medicare coverage. Also, once Medicare Part A (Hospital Insurance) coverage starts, you will no longer be eligible for any premium tax credits or other cost savings you may be getting for your Marketplace plan.

It is important not to end your Marketplace plan until you know when your Medicare coverage starts. Once you end Marketplace coverage, you will not be able to re-enroll until the next annual Open Enrollment Period (unless you qualify for a [Special Enrollment Period](#)).

We encourage you to contact [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) to verify if you are eligible for Medicare coverage. Additionally, Indiana's State Health Insurance Assistance Program (SHIP) is available to answer questions online at <https://www.in.gov/ship> or by telephone at 1-800-452-4800. Missing the initial enrollment period for Medicare can result in penalties, increased costs to have Medicare, and delays in getting enrolled. More information on transitioning from Marketplace coverage to Medicare is available at [healthcare.gov - Medicare and the Marketplace](#).