

Medicare Advantage Plans

Medicare managed health care plans are offered by private companies and are available in certain service areas. There are no waiting periods for pre-existing conditions, and the plan must enroll you unless the plan is at capacity. You have an initial enrollment period three months before, the month of, and three months after you become eligible for Medicare.

You may change plans during the Medicare Annual Enrollment Period, October 15 to December 7. Or, you may switch from a Medicare Advantage Plan to another during the Medicare Advantage Open Enrollment Period, January 1 to March 31.

These can be a Preferred Provider Organization-PPO, a Health Maintenance Organization-HMO, or Private-Fee-for-Service-PFFS. Many include Part D prescription coverage.

Medicare Supplement Plans

In Indiana, Medicare Supplement Insurance Plan A policies are available for people with Medicare who are under age 65. However, these policies are not guaranteed issue, and you may be charged more based on your health status, have a waiting period imposed for pre-existing conditions, or denied coverage.

What is SHIP?

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance.

We are part of a federal network of State Health Insurance Assistance Programs located in every state. SHIP helps answer your questions about Medicare, Medicare Supplement Insurance, Medicare Advantage, Medicaid, Long Term Care Insurance, prescription coverage and low-income assistance. SHIP provides tools and information to help you make decisions regarding your health care. We strive to help you be wise consumers and to get the most value for your health insurance dollars.



Navigating Medicare



UNDER 65 and Disabled?



The State Health Insurance Assistance Program (SHIP) provides free, impartial health insurance information for people with Medicare.

(800) 452-4800
www.medicare.in.gov

If I'm under age 65, how could I be eligible for Medicare?

If you are a person with a disability who has been entitled to Social Security or Railroad Retirement Disability benefits for 24 months, you are eligible for Medicare coverage in the 25th month. But If your disability is Lou Gehrig's Disease (ALS), you are eligible for Medicare immediately when your Disability entitlement begins.

If you are a person with End Stage Renal Disease (ESRD) who has permanent kidney failure needing regular dialysis or a kidney transplant, you are eligible for Medicare after three months of dialysis.

To learn more about how to apply for Social Security or Medicare benefits, call (800) 772-1213 or www.ssa.gov.

Medicare is a major medical plan that provides a basic foundation of benefits. However, it does not pay 100% of all medical bills. Medicare beneficiaries are responsible for premiums, deductibles and co-payments.

These amounts can be significant. Because of these costs, most beneficiaries want some kind of plan, policy or program to fill in the "gaps."

What are my options to help pay for the gaps in Medicare?

Employer Plans

If you have Medicare and either you or your spouse is covered by a large group health plan (sponsored by an employer/employee organization of 100+ workers), the employer plan will provide your primary coverage, and Medicare will be secondary as long as the covered employee is actively working. Otherwise, Medicare is primary.

COBRA

In the situation where you were voluntarily or involuntarily terminated from your job for reasons other than "gross misconduct", this law requires employers with 20 or more employees to provide the temporary continuation of your employer group health coverage at group rates which you would pay. If your disability started before your COBRA did, you could be offered COBRA for a total of 29 months. However, if you enroll in Medicare after already being on COBRA, your COBRA coverage will end. COBRA does not apply to the Federal Government or church-owned organizations.

Medicare Savings Program

If you have limited income and resources, the Medicare Savings Program may help pay Medicare Part B premiums and possibly even Part A and B deductible and co-pays.

Extra Help

If you have limited income and resources, you may qualify for help paying your monthly premiums, annual deductibles, and co-payments related to Medicare Part D (prescription drug coverage). This program is called Extra Help.

SHIP can help you apply for these and other cost-saving programs. Find a SHIP Counselor in your area by calling (800) 452-4800 or visit www.Medicare.in.gov.

When you turn 65 and have both Parts A & B of Medicare, you are guaranteed the Medicare Supplemental Insurance of your choice (Plans A - L) regardless of your disability or already having Medicare. This guarantee is available in the first six months you are enrolled in Parts A and B at age 65 or older. Medicare Supplemental Insurance companies can not deny coverage, charge your higher premiums, or impose a waiting period because of your disability or health history.