



Your Medicare Moves

Unravel the mysteries of Medicare with the Your Medicare Moves System. Turn the puzzling A,B,C,D's of Medicare into an understandable and completed enrollment.

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The Parts of Medicare



Just the basic facts needed to get you started

Original Medicare has two parts.

The various parts of Medicare confuse people often. If I was naming the parts I would have called them **In & Out** rather than A & B.

Part A: Is **Inpatient** coverage for hospitals and skilled nursing rehabilitation.

Part B: Covered **Outpatient** services. Doctors, Labs, X-Rays, Out Patient Surgery, Emergency Room, Etc.

What does Medicare Cost?

It depends on how much you make. The government doesn't call it a penalty, they call it IRMAA. (Income Related Monthly Adjustment Amount). Call it whatever you want, those who make more, must pay more.

Here is the 2020 chart of IRMAA costs.

The income currently being looked at now is Modified Adjusted Gross Income on 2018 taxes. In 2021, they will look at 2019 tax filings. This chart changes slightly year to year and is usually updated in November for the following year.

The Part D column is an "adjustment" that will be added to the Part D premium or to a Medicare Advantage Plan that includes Drug Coverage.

Cost-usually free See Govt adjustments below

Income Related Monthly Adjustment Amounts
Medicare Part B&D rates will be adjusted based on your income. People with higher incomes are required to pay higher premiums.

MAGI SINGLE	MAGI JOINT	PART B	PART D+
Not > \$87K	Not > \$174K	\$144.60	\$00.00
>\$87.5K-\$109K	>\$174K-\$218K	\$202.40	\$12.20
>\$109K-\$136K	>\$218K-\$272K	\$289.20	\$31.50
>\$136K-\$163K	>\$272K-\$326K	\$376.00	\$50.70
>\$163K-\$500K	>\$326K-\$750	\$462.70	\$70.00
>\$500K	>\$750K	\$491.60	\$76.40

These additional amounts The amounts in the pin

GOVERNMENT AND PRIVATE COVERAGE





Part D for Drugs

Medicare Part D became effective only in 2006. *D=Drugs* so this Part of Medicare is aptly named. While Medicare designs a "Standard Plan" each year, they do not offer a Part D Plan. The design is modified and often improved on by private insurance companies. There is a wide variety (over 30 in CA) of plans offered.

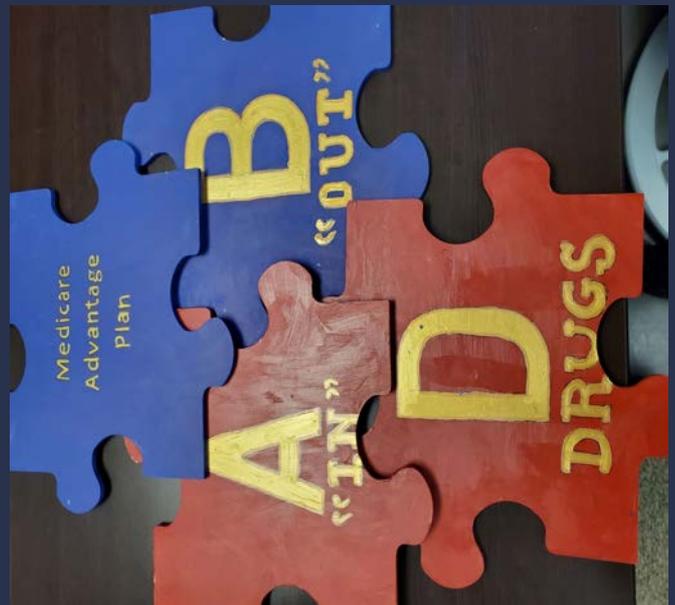
IF YOU ARE PERSON WHO DOESN'T TAKE PRESCRIPTIONS AND DOES NOT THINK YOU WILL BUY A PART D PLAN...KEEP READING!

Medicare eligible beneficiaries must enroll in a Part D Plan they become eligible for Medicare. If they choose to enroll later, they are subject to a late enrollment penalty.

Medicare Advantage Plans

Medicare Advantage Plans are offered by PRIVATE companies. These plans contract with Medicare to provide Medicare A&B and most often Plan D benefits as well. If you enroll in a Medicare Advantage Plan, you are still paying the Medicare Premiums to Medicare as well as any premium the plan requires. The Medicare Advantage plans are NOT the same as a Medicare Supplement.

The puzzle shown here shows Medicare Advantage in the top place. It is making the decisions on coverage, and there is usually a specific network of providers you will need to use.



Medicare and Medicare Supplements

If you look at the puzzle to the left, you see how Medicare A& B process all the charges. There are deductibles and other charges that Medicare leaves you to pay.

A Medicare Supplement picks up costs for Medicare Eligible Services not covered by Medicare.

The Prescription Part D Plan helps with costs for Out Patient pharmacy costs.

Welcome to Your Medicare Moves. It is easy as 1,2,3



1. Click Here To Download The Worksheet

2. Identify the group you belong to.
3. Watch the videos specific to your situation and fill in the worksheet as you go.

By tuning into only the rules and procedures specific to your situation, you can avoid much of the confusion. Why learn all the rules when really, you just want to know what is right for you! That is all it takes to Unravel the Mysteries of Medicare!

At the end you will know...

When, where, and how to enroll in Medicare.

You will be Confident that you know what types of plans you need to work with Medicare.

At anytime, you always have to opportunity to schedule a personal, one on one consultation with an independent Medicare Specialist. There is no fee to work with an independent agent and here is why you should.

1. They are paid by the insurance companies and cost you nothing.
2. They will not just show you one plan or company, but help you identify what you want and how to get that for the lowest cost.

The Cruisers

If you are already taking Social Security Retirement Benefits...You are one of "The Cruisers"

Your Medicare ID card will show up in the mail about 3 months before your 65th birthday. It is "assumed" that you want Medicare by virtue of taking that retirement benefit.

If you are still working and covered by an employers plan, go to that section now. If not, no action is needed to enroll in Medicare.

You can move on to exploring the world of Medicare Supplements, Advantage, and Drug plans.



The Action Required Group



Congratulations on nearing age 65. Medicare is one of the best birthday presents you will get. However, action is required on your part to enroll. **If you are NOT covered by an employer plan currently this section is for you.**

You will need to enroll in both Part A and Part B. Together, these make up what is often referred to as "Original Medicare". You can enroll online at www.medicare.gov or by phone 1-800-medicare. I can help you with your application if you find the Medicare site daunting!

Working Past 65/Decision Required

Many of us are working past age 65 and we have an employer sponsored health plan. Is that you? If so, this section is for you and you have a decision to make.

1. Does your employer have under 20 employees?.

If yes, your health plan at work is likely secondary to Medicare. That means you do have to enroll in Parts A and B. Even, if you keep your health plan from work as a supplement. Confirm with your health plan that Medicare is "Primary". You may want to evaluate keeping the employer plan vs. the costs and benefits of Medicare Supplements!

2. If you work for an employer with more than 20 employees it is likely that Medicare is Secondary. That means you can enroll in Part A which has no premium for most and keep your employer health plan. You will not have a "late enrollment penalty" when you enroll in Medicare once you are no longer actively working.

HSA Plan Alert:

There is one exception to this and that is if you have an H.S.A. plan. Those plans are NOT CREDIBLE COVERAGE (Not considered as good as Medicare). IF you have an H.S.A. qualified plan, you need to enroll in Medicare and a prescription drug plan.





The Retiree Plan or Medicare Decision Required

This is the group that retired before age 65. (Lucky Dogs :-). Because you are no longer "Actively Working" you will need to enroll in Medicare A&B. Some retiree plans end at this point and you will need to choose supplements to go with your Medicare at this time. Some plans however can be kept as the supplement to Medicare.

You need to know how your plan works with Medicare. Consult your benefits manager or healthplan.

Retirees need to understand their current coverage and how much they are paying for this coverage. They also need to understand any changes when they turn 65 and are eligible for Medicare.

For most of the clients I work with, Medicare with Supplemental plans are less expensive and often better coverage. This is not always 100% true however so a consultation is advised.



The Mixed Nuts: What to do when there is a spouse or family member is not also Medicare Eligible.

Often with couples, one hits Medicare before the other. If the older spouse is hitting Medicare age but is covering the younger spouse on an employer or retiree plan new decision challenges arise. If spouse A goes to Medicare, what are the coverage options for spouse B. A consultation to look at all the options is always advised here.

In general, if the spouses are within 18 months of age difference, COBRA coverage can be used to get spouse B to Medicare age.

If the age difference is larger, individual health plans can be used to get spouse B coverage. We need to look at provider networks, medications that need to be covered, etc.

One of the advantages you have in working with me is that I work with Individual/Family plans, Medicare, and Group Health Plans. Armed with knowledge of those different plans and rules for change lets me work to your advantage.

Mistakes to avoid! Danger! Penalties Ahead

Expensive Mistakes To Avoid Include:

Not enrolling in Medicare A&B within 3 months of turning 65. Unless you are "Actively Working" and covered by an employer (20 employees or more) health plan as good or better than Medicare.

Not enrolling in a Medicare Part D Prescription Plan when you enroll in Medicare. Unless again you are "Actively Working" and covered by an employer (20 employees or more) health plan as good or better than Medicare.

Not opening all mail before you put it in the trash or recycle! Why you ask? Here are important notices that people throw away all the time. Just a hint...you will make your life very difficult and create messes that often can't be fixed by tossing some of these.

1. The Medicare Card: Its just paper so don't go feeling the envelopes for a "card". It's just paper but it is VERY IMPORTANT Paper.
2. Not paying your Medicare premium payments. Medicare A&B can be taken directly from your Social Security Payments if you are receiving them. Medicare Supplements will be a bill or autopayment to the insurance carrier.
3. Listening to friends, and loved ones about what is best for you when it comes to Medicare. They mean well, and they MIGHT be right. However they may be giving you advice that was good for them but wrong for you. They also may not know about options that were better for them than what they enrolled in.
4. Not getting an Annual Review on your Medicare Advantage, Medicare Supplement, and Medicare Part D plans. The Prescription Plans Change! Every Year!



Do Not Hesitate
Do Not Procrastinate
Get Free Guidance Now!
(831) 423-8542
phetrick@dcdis.com

My Personalized Medicare Moves. As you go through the system, document Your Personal Moves Here. Other common questions and reference items also included.

Your Guide:

Who you can contact anytime.

Pamela Fugitt-Hetrick, (831) 423-8542 x105 phetrick@dcdis.com

Or Book Now at <http://mytime.com/lowcostcahealth>

“The Cruisers”

Turning 65, taking Social Security Retirement already.

I am going to get my Medicare Card in the Mail, no action on my part. Cost will be deducted from Social Security. My Medicare will be effective on the 1st of the month, the month I turn 65.

I will make my appointment for a free consultation to go over Medicare Supplements vs Advantage plans and determine which is right for me. I book that at <http://mytime.com/lowcostcahealth> or (831) 423-8542

“Action Required

Turning 65, not on S.S. Not covered by an employer health plan.

I need to enroll in Medicare up to 3 months before my birthday at www.medicare.gov, 1-800-Medicare, or in person at the Social Security office. I can also book an appointment with Pam for assistance with this at <http://mytime.com/lowcostcahealth>

I will receive a bill from Medicare and I can pay quarterly, or set up EFT payments monthly. (directions on back of bill)

Once I have my Medicare Card (or letter with that number on it) I will make my appointment for a free consultation to go over Medicare Supplements vs Advantage plans and determine which is right for me. I book that at <http://mytime.com/lowcostcahealth> or (831) 423-8542

“Working Past 65...”

Turning 65, On employer health plan.

I am “ACTIVELY WORKING” and covered by my employer plan. I need to evaluate my employer plan costs and benefits vs. Medicare and supplemental plans to determine which is most valuable to me.

I will make my appointment for a free consultation to go over all my options and determine which is right for me. I book that at <http://mytime.com/lowcostcahealth> or (831) 423-8542

The Retiree's Decision Tree

__ I retired early. (Lucky Dog). I am still on my employer's health plan and I am not collecting Social Security Retirement Benefits Yet.

- ☐ __ You need to enroll in Medicare Parts A& B because you are not "Actively Working" to avoid a late enrollment benefit. You should review the ability to keep your current plan, or the changes to that plan (costs and benefits). We need to compare that to the cost of Medicare with Supplements or Medicare Advantage.
- ☐ I will make my appointment for a free consultation to go over my retiree plan vs. Medicare Supplements or Advantage plans and determine which is right for me. I book that at <http://mytime.com/lowcostcahealth> or (831) 423-8542
- ☐ __ I can enroll in Medicare up to 3 months before my birthday at www.medicare.gov, 1-800-Medicare, or in person at the Social Security office. Medicare will be effective the first of the month, the month of your birthday. (Or the first of the month following enrollment if after your birthday). I will receive a bill from Medicare and I can pay quarterly, or set up EFT payments monthly. (directions on back of bill)

The "Mixed Nuts"

__ Spouse A is eligible for Medicare but a younger spouse is currently covered on an employer or retiree plan with them. Moving that Spouse to Medicare will force a change to the younger employees coverage.

__ If the spouses are within 18 months of each other in age, the younger spouse (B) can remain on the health plan via COBRA continuation benefits.

__ If the younger spouse is more than 18 months in age difference, individual health plans can be secured for that spouse.

__ This is a CLEAR TIME FOR A CONSULTATION to evaluate the options for both spouses.

__ I **will** make my appointment for a free consultation to go over my retiree plan vs. Medicare Supplements or Advantage plans and determine which is right for me. I book that at <http://mytime.com/lowcostcahealth> or (831) 423-8542

Medicare with Supplements Path

Medicare A & B Pays adjusts and pays most of the bill. The Medicare Supplement pays (based on the plan you pick) some to all of the balance.

- ☐ For self-administered medications, you need a Part D drug plan. Part B and the Medicare Supplement Plans pay most of the Physician administered Medications (chemotherapy, flu shots, other drugs administered in an outpatient clinic)

Reminder: Medicare Supplements are named with just a letter like F, G, N, or HDG. Drug plans are also called PDP (prescription drug plans) or have the Rx symbol on the card.

Medicare Advantage Path

This is choosing Medicare from a Private company. The plan you pick is now in charge. You will need to continue to pay your Medicare premiums to the government plus any premium required by the health plan.

- ☐ These plans are usually HMO plans with a specified list of doctors. Also they usually include a prescription drug plan.
- ☐ These plans have names (like Secure Horizons, Alignment Health Plus), rather than a letter (F,G,N) like the Medicare Supplement Plans.

Year 1: Your Medicare checklist of things to do your first year on Medicare

- **Make a "Welcome to Medicare" Preventive Visit appointment** during the first 12 months you have Medicare. This free, one-time comprehensive preventive visit puts you in control of your health and your Medicare from the start. It's only available in your first year.
- **Learn what else Medicare covers.** Get a list of tests, items, and services that are covered anywhere in the U.S. Or, **use our "What's covered" mobile app** to find out if your test, item, or service is covered. If it isn't, talk to your doctor or other health care providers about why you need it. And, ask if Medicare will cover it.
- **Create a secure personal account** to access your Medicare information anytime and have a more personalized experience.
- If you enroll in a Medicare health or drug plan, those plans may also have their own websites or apps to help you track your health and claims.

The Common Questions Answered

I'm over 65 and still working full-time. I get health coverage from my employer. If I stop working for the employer, how long do I have to enroll in Part B, whether I continue on my employer's coverage or lose it?

You have eight months from the day you are no longer actively working to enroll in Medicare Part B without a penalty.

If you miss the enrollment window, you could incur a penalty of 10% of the standard Part B premium for every full 12-month period you did not enroll but should have. This penalty will continue until you no longer have Medicare.

How can you vet a Medicare agent?

First make sure the agent you work with has passed that years AHIP certifications. This certification is an annual requirement for any agent to be able to help you with a Medicare prescription drug plan or Medicare Advantage plan option. Without that annual certification, an agent is not able to advise or offer you those important option. Many insurance agents shortcut this process. Agents without this certification can only discuss Medicare supplements, and sometimes only represent a single carrier. Why would they not do the AHIP certification? Because it is a costly and painfully time consuming process. If the agent you checkout is not AHIP certified, move on!

What are the most common misconceptions about Medicare?

☐79% incorrectly think Medicare Part B is free after paying Social Security taxes for 10 years

☐86% incorrectly think Medicare covers long-term care

Why is it no one seems to be explaining how Medicare works?

Hello I am Pamela Fugitt-Hetrick and I am glad you have started your journey to "Unravel the Mysteries of Medicare! I have been an independent health insurance advisor since 2002. Prior to that, I spent over 30 years in various hospital and medical positions. My current client base has over 700 Medicare enrollees who I assist each year in reviewing and maintaining their best coverages. I would love your feedback on this program, and to work with you individually. Please don't hesitate to book your free phone or video consultation. There is never a fee for my services.

I have to tell you that the one thing that I love hearing more than anything else after I've met with someone on Medicare is to hear them say this. "Wow you made that so easy! Why doesn't the government material explain things that way?" That is how I know I have done a great job servicing the needs of that client.

Please call, email, or book your
free personalized appointment
now.

(831) 423-8542

phetrick@dcdis.com

Click to Book Now!

I Welcome Your Feedback

