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FOR IMMEDIATE RELEASE:

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Medicare's General Enrollment Period: Opportunity Knocking

People who initially did not enroll in Medicare or dropped Part B coverage and want to get it back have an opportunity to do so during the General Enrollment Period (GEP). This opportunity begins January 1 and ends March 31 of each year. Coverage begins July 1. Those wishing to elect coverage during GEP should contact their local Social Security office.

Those who delayed enrollment because they are over age 65 and get health insurance through their work (or their spouse's work), or are disabled (under 65) and get health insurance through a family member's work for an employer with more than 100 employees, need not use GEP. They have an opportunity to enroll by using the 8-month Special Election Period (SEP) when they (or their spouse or family member) stop working.

Those with End Stage Renal disease may use GEP to join Medicare Part B. These beneficiaries do not have any SEP available to them so it is important they do not drop their Part B coverage in the first place.

All beneficiaries receive the same coverage and are required to pay a monthly premium (\$104.90 in 2013) for Part B. Some will pay a late enrollment penalty as premiums increase 10% for each year they were not covered but should have been. Penalties are waived for those over age 65 who maintained creditable employer coverage based on their work or the work of a family member while not enrolled. Those under age 65, with disability, will have had to maintain employer group coverage (over 100 employees) based on their family member's work to have the penalty waived. All will benefit from joining Part B as this stops penalties going forward and starts the Medigap Open Enrollment Period – a 6 month period when those new to Part B may purchase supplemental insurance without a "good health" requirement. And all will have the option to join a Medicare Advantage Plan with or without prescription drug coverage if they elect to do so between April 1 and June 30.

Those with retiree coverage should consider joining Part B. In addition to stopping the increase in penalty, in some situations adding coverage may fix co-ordination of benefit issues that arise when the beneficiary should have had Part B and did not. In others, retiree coverage may be enhanced through a reduction of insurance out of pocket costs. Consideration may also be given to replacing the retiree plan altogether, if warranted, usually to reduce total premium costs. Add in the Medigap Open Enrollment period or the election of an advantage plan and the choice of coverage available is significantly broadened.

Those relying exclusively on the Veterans Administration for health care services who are eligible for Medicare should consider enrolling in Medicare Part B also. In addition to stopping the increase in premium penalty Part B enhances the Veteran's options for care at non-VA medical facilities. Also, the Veteran will have an Open Enrollment Period for a Medigap Policy or may join a Medicare Advantage Plan with or without prescription drug coverage if they elect to do so between April 1 and June 30.

Prior to enrolling in Part B it is very important consumers receive counseling from an experienced health insurance professional or advocate who will help navigate the various insurance coverage scenarios that broaden as a result of enrolling in Part B.

Free counseling on how to take advantage of Medicare's General Enrollment Period opportunity is available for Wisconsin consumers by calling the Medigap Helpline @ 1-800-242-1060.

By: *Steve Shapiro, Medigap Insurance Counselor*
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