



STATE OF WISCONSIN
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WHAT YOU NEED TO KNOW ABOUT SICK LEAVE CONVERSION IF YOU WERE A
STATE OF WISCONSIN EMPLOYEE

I am already retired, I have been on Medicare for years but now my sick leave conversion credits ran out and it's too expensive to continue on the employer plan. What are my options?

Some people think about leaving their employer plan to get a plan in the commercial market that covers the 20% coinsurance left over after the Medicare Part B payment. These are called Medicare Supplements. At age 65 the average cost of a Medicare Supplement is \$150/mo. When the way in which your health insurance premium is paid for changes, this does not create a Guaranteed Issue time period for you to purchase a Medicare Supplement without answering health questions. If you are healthy, you may have no problem qualifying for a Medicare Supplement. If you have health issues, it may be difficult to qualify for and purchase a Medicare Supplement.

If you leave your employer plan for a Medicare Supplement, you will also have to purchase a Drug plan which will require a separate monthly premium. You can call the Prescription Drug Helpline (1-855-677-2783) to get an estimate of how much you can expect to pay for your medications on a Medicare Prescription Drug plan and to look at other Medicare Prescription options, including the Wisconsin SeniorCare Program.

There is however, no restriction that would prevent you from dropping an employer plan to enroll into a Medicare Advantage (Part C) plan. These are plans that typically have lower premiums than a Medicare Supplement, however you will have copays every time you use a service. Also, these are often network plans which may require you to change your provider.

I have been using sick leave conversion credits to pay my premium, but now my Medicare is starting. Should I pick a Medicare Supplement plan now?

If you have a younger spouse who is not on Medicare, it may be better to stay on the employer plan until you both are enrolled in Medicare. You also may want to inquire with Department of Employee Trust Funds (ETF) at 1-877-533-5020 regarding the WPS Medicare Plus plan. This is a plan offered when both spouses are on Medicare and it may offer a lower cost than the plan you are currently with. If you are not married, or your spouse has their own health plan, you may have other options in the private market. When you start Medicare A & B, you have 6 months to pick a Medicare Supplement plan without being denied or asked health questions. After that period, you would have to pass underwriting (health questions asked) in order to join a Medicare Supplement.

Call the Medigap Helpline to determine if your area has Medicare Supplements without underwriting or a list of the available Medicare Advantage Plans in your area. Our toll-free number is:

1-800-242-1060.

*Submitted by: Tracy Lipinski
Medigap Counselor*