



STATE OF WISCONSIN
BOARD ON AGING AND LONG -TERM CARE

MEDIGAP HELPLINE SERVICES

1402 Pankratz Street, Suite 111
Madison, WI 53704-4001
Medigap Helpline (800) 242-1060
Part D Helpline (855) 677-2783
Fax (608) 246-7001
<http://longtermcare.wi.gov>

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Enrolling into Medicare During a Crisis

Persons aged 65 or older (or on disability), may have lost their jobs and subsequently their employer group healthcare coverage due the current public health crisis. In this situation, there are options to consider for replacement healthcare coverage. If available, these persons may want to consider transitioning into their employer's COBRA coverage to ensure similar coverage, or if eligible, switch to Medicare for their health insurance coverage. Some individuals may elect to have both Medicare and COBRA. Each person will need to decide which option works best for their specific circumstances.

If the beneficiary has already signed up for Medicare prior to losing their job, they will need to ensure they have both Medicare Parts A & B, and Medicare will then become primary coverage. COBRA will then pay secondary. To enroll into Medicare Parts A & B, contact the Social Security Administration (SSA) or go online to <https://www.ssa.gov/> and follow the Medicare enrollment instructions. If you already have Medicare Part A and you are eligible to enroll in Medicare Part B, you can complete CMS form 40-B "Application for Enrollment in Medicare - Part B". The remarks section of the CMS-40B form allows an election preference where the beneficiary wants the Medicare Part B benefits to begin.

If you are over age 65, you need to complete the form CMS-L564 "Request For Employment Information" to show documentation of having Creditable (employer) Coverage from age 65 until laid off or retired to avoid any assessed penalty. Enrollment forms need to be completed as soon as possible for SSA to process the request and send a Medicare Card. Forms should be either mailed into your local SSA Office, faxed in at #1-833-914-2016, or can now be completed online.

Since Medicare A & B benefits do not cover medical or drug costs in full, additional coverage may be desired. If not electing a retiree group from the former employer or COBRA is not available, a beneficiary may either purchase a supplemental policy (Medigap) or enroll into a Medicare Advantage Plan. They may also enroll into a Medicare Prescription Drug Plan (Part D) or if over age 65, Wisconsin's Seniorcare may be an alternative prescription option. Be aware there are specific enrollment time frames for each option.

To start the search for secondary insurance and drug coverage options, access the official Medicare website at <https://www.medicare.gov/>. Visiting Medicare.gov is often a good starting point. The Medigap Helpline at the Board on Aging and Long Term Care can also be contacted for insurance counseling pertinent to your individual needs.

Office hours are 8:00 am to 4:30 pm, Monday through Friday.

Calls for assistance can be made to our Toll-free Helplines.

Medigap Helpline: 1-800-242-1060

Medigap Prescription Drug Helpline: 1-855-677-2783.

Please leave a detailed message including your name, telephone number, and a brief overview of your situation, including any deadlines. Due to the high volume of calls, a counselor will return your call within one to two business days.

Submitted by:

Mary Jane Ripp

Medigap Helpline Counselor

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