



In Preparation for Talk with AARP

Talking Points: Special Enrollment Periods

Medicare 101

- Original Medicare includes Part A & B.
- The different parts of Medicare help cover specific services:
- **Medicare Part A (Hospital Insurance)**

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

- **Medicare Part B (Medical Insurance)**

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

There is a separate Medicare drug plan to get Medicare drug coverage (called Part D).

Medicare 101

- **Medicare Advantage (also known as Part C)**
 - Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D, which is Prescription Coverage.
 - Plans may have lower out-of-pocket costs than Original Medicare.
 - Plans may offer some extra benefits that Original Medicare doesn’t cover — like vision, hearing, and dental services.

Medicare Enrollment Periods

- Open Enrollment for Medicare for CY 2024 started on October 15 and runs until December 7, 2023.
- Open Enrollment is annual and allows people to switch their Medicare coverage or start their coverage.
- However, everyone eligible for Medicare also has an initial eligibility period, (IEP) which is 7 months long.
- For those eligible for Medicare due to age (as opposed to b/c of disability), this period begins 3 months before they turn 65, includes the month they turn 65, and ends 3 months after they turn 65.
- The penalty for not enrolling during your IEP is 10% of the monthly premium for each year eligible but unenrolled.

Permanent, Lifetime Penalties for Late Enrollment

Age of Client	Medicare Part B Premium	How Long Eligible but Unenrolled	Monthly late enrollment penalty=10% of premium for each year eligible but unenrolled	Months remaining on Medicare (14 years)	Total Additional Cost Incurred
66	\$165	12 months	\$16.49	168	\$2,770.32
67	\$165	2 years	\$32.98	168	\$5,540.64
69	\$165	4 years	\$65.96	168	\$11,081.28

Medicare Special Enrollment Periods

- Medicare also offers multiple special enrollment periods for those who did not sign up for Medicare Premium Part A or Part B when they were previously eligible.
- These are permitted through **Special Enrollment Periods (SEP)**, which allow an individual to sign up for Medicare without incurring *the, monthly late enrollment penalty*.
- The Grounds for Special Enrollment Periods for Medicare are:
 - 1) emergency or natural disaster;
 - 2) misrepresentation by an employer or former group coverage;
 - 3) formerly incarcerated;
 - 4) other exceptional circumstances; and
 - 5) **termination of Medicaid eligibility.**

Medicare Special Enrollment Period for Termination of Medicaid Eligibility

- This is available to those who have lost or will lose Medicaid coverage on or after **January 1, 2023**.
- The SEP for Termination of Medicaid Eligibility starts when the Member is notified of the loss of Medicaid coverage and ends **6 months** after the termination date of that coverage.

DHHS initial letter to 65+ Medicare SEP Outreach

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

March 15, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.

It's Time to Enroll in Medicare Coverage

Why you are getting this letter

You have been receiving continuous Medicaid coverage during the COVID-19 federal Public Health Emergency (PHE), regardless of your eligibility. As a result of recent federal legislation, this continuous coverage is ending on March 31, 2023.

Our records show that you or someone in your household is 65 or older and receives Medicaid coverage through the Granite Advantage Health Care Program, but individuals aged 65 and older are not eligible for the program.

We believe that you may be eligible for Medicare Part A and Medicare Part B coverage. For more information and to see if you qualify, contact a Medicare Specialist at the ServiceLink Resource Center for assistance by visiting <https://www.servicelink.nh.gov>, or by calling 1-866-634-9412.

Please be aware that in most cases, if you do not enroll in Medicare Part A (if you have to buy it) and Medicare Part B when you are first eligible, your enrollment may be delayed and you may have to pay a monthly late enrollment penalty fee for as long as you have Medicare.

There is a Medicare Special Enrollment Period

If you lose Medicaid coverage on or after January 1, 2023, you may be eligible for a six-month Special Enrollment Period (SEP) to allow you time to enroll in Medicare and avoid a monthly late enrollment penalty fee. Your six-month SEP begins when you are notified of your Medicaid termination and is only available for a limited time.

Take advantage of the SEP to avoid a gap in your health care coverage, which could lead to unplanned medical expenses. If you don't sign up during your SEP, you may have to wait for the next General Enrollment Period and could face a monthly late enrollment penalty fee.

For more information, please contact ServiceLink at 1-866-634-9412 or visit <https://www.servicelink.nh.gov> for a free consultation.

Case# 12345678
ID : CN9996

Sign up for Medicare Without Paying a Late Enrollment Penalty!

- Those who now qualify for Medicare but didn't sign up for it when they first became eligible, have a limited time, (called a "Special Enrollment Period") to sign up without paying a permanent monthly penalty.
- Their Special Enrollment Period starts the day their state notifies that their Medicaid coverage is ending and continues for 6 months after Medicaid coverage ends.
- To sign up for Medicare during this Special Enrollment Period, fill out a **CMS-10797 form** and mail or fax it to your local **Social Security office**. Clients can also call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- For more information about Medicare, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048

Need Help? ServiceLinks are great resources for learning about Medicare coverage options. Connect with a Medicare Specialist at ServiceLink by visiting <https://www.servicelink.nh.gov>, or by calling 1-866-634-9412.

Navigating Back to Coverage

An option for those who aged out of Granite Advantage



Marketplace Open Enrollment and Special Enrollment Period for Loss of Medicaid

- Healthcare.gov offers financial help to eligible individuals purchasing health insurance on their own.
- New Hampshire uses the Federal Marketplace, also known as the FFM.
- Open Enrollment on the Marketplace for CY2024 coverage runs Nov 1- January 15, 2024. People cannot sign up for coverage outside of these dates without a Qualifying Event that gives them access to a Special Enrollment Period.
- For those who have lost Medicaid coverage, there is a special enrollment period outside of FFM Open Enrollment. It runs from March 31, 2023 until July 2024.

Navigating Insurance Coverage – Help is Available!

If you have questions about or lose your health insurance coverage, you have options! New Hampshire offers free enrollment assistance through NH Navigator programs. Navigators can help with private insurance or Medicaid.

To contact an insurance navigator call:

1-877-211-6284 or 800-208-5164.

Please contact the New Hampshire Insurance Department if you have questions or concerns about Marketplace plans: (800) 852-3416 or email consumerservices@ins.nh.gov

Jeremy Smith, First Choices Services;
Adrian Jasion, Foundation for Healthy Communities;
<https://acanavigator.com/nh/home>

Elias Ashooh, Health Market
Connect; <https://www.hmcnh.com/>

(603) 309-2021

Meet Your Navigators and Assisters!

- Because the companies are federally funded, the assistance is free!
- Health Market Connect has ~10 navigators located in all regions of the state. They offer assistance in eight languages, including American Sign Language, and can answer questions via Zoom, chat, text, Facebook messenger, and email. They also book appointments through their website, hmcnh.com.
- First Choice Services, based in West Virginia, has ~6 navigators dedicated to taking calls from people in New Hampshire. They speak English and Spanish but can arrange translation for other languages.
- The company also has three groups in the state that provide phone and in-person assistance: Harbor Care, Lamprey Health, and the Foundation for Healthy Communities. Its website is firstchoiceservices.org.
- Many health care professionals and entities also have people who can help assist with health insurance.



Other Insurance Coverage Options

- Navigators and brokers can help people figure out other options for health insurance coverage, for example, people may have coverage options as active military or as veterans through TRICARE.
- Enrollees can purchase an individual policy directly from a health insurance company. For individual policies, the enrollee pays the entire premium. There are many plan designs with different costs, such as deductibles, co-payment, and co-insurance cost.
- The services covered also vary, so the enrollee may want to shop around to see what is available and ask questions about exclusions, limitations, and premiums to find the best fit for your health needs.

Need Help? The New Hampshire Insurance Department (NHID) can be a resource for direct purchase of insurance.

Visit <https://www.nh.gov/insurance/consumers/healthinscos.htm> to learn more about health insurance companies serving New Hampshire.