

Medicare/ Medicaid Scenarios Exercise Activity- Facilitator's Guide

Scenarios

1. Jim is turning 65 next month and is confused about what he needs to do for Medicare enrollment. He is worried about penalties when it comes to enrolling in Medicare, what is important for him to know?

Answer: He is in his initial enrollment period which is 3 months before and after the month of his 65th birthday. As long as he enrolls during this time in part B and Part D he will not receive a penalty. If he chooses to enroll after this initial enrollment period, he may receive a penalty for every month he is not enrolled up to that point.

2. This is Mary's first time going through AEP (Annual Enrollment) and she keeps receiving calls about how she is missing out on benefits and that she needs to change to a different plan or she will lose her benefits with Medicare. What should she know?

Answer: During AEP she can make any changes she wants to her healthcare coverage. With this being the case, many people take advantage of seniors during this time. There are many phone scams during this time and she needs to be careful of who she talks to. She should talk to someone she trusts and make sure that she is making an informed decision in regard to her healthcare. She will not lose her benefits if she doesn't change plans, the only way she would lose coverage is if she didn't pay a plan's premium or her part B premium.

3. Suzanne is currently receiving Medicaid assistance for her healthcare. She just turned 65 and is worried about if she has to pay anything for her healthcare. What do you think she should do?

Answer: It may be wise for her to apply for the Medicare Savings Program at the local DCBS/Medicaid office. This will help pay her Part B premium if she is approved. Based on her Medicaid level, she may be entitled to different benefits with D-SNP advantage plans.