



# Medicare and the Marketplace



*What people with a  
Marketplace plan need to  
know when they're  
becoming eligible for  
Medicare*

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# **Medicare and the Marketplace - Considerations**

# The Marketplace and People with Medicare

- Considerations for Marketplace enrollees
  - Minimum essential coverage (Part A)
  - Becoming eligible for Medicare
  - Terminating Marketplace coverage (timing)
  - Medicare and people with disabilities
  - Small Business Health Options Program (SHOP)
  - Help paying Medicare costs for people with limited incomes and resources

# Medicare and the Marketplace

- Medicare Part A is considered minimum essential coverage (MEC)
- The Marketplace doesn't offer
  - Medicare Supplement Insurance (Medigap) policies
  - Medicare Prescription Drug Plans (Part D)
- If you have Medicare you don't need to do anything related to the Marketplace
- Medicare isn't part of the Marketplace

# If You Have Medicare

- No one can sell you a Marketplace plan
  - Even if you only have Medicare Part A or Part B
  - Except an employer through the Small Business Health Options Program (SHOP) if you're an active worker or dependent of an active worker
    - The size of the employer helps determine who pays first
    - No late enrollment penalty if you enroll anytime you have SHOP coverage, or within 8 months of losing that coverage

# **If You Have a Marketplace Plan First and Then Get Medicare Coverage**

- You lose eligibility for any premium tax credits and/or reduced cost sharing for your Marketplace plan
- If you choose to drop your Marketplace plan, pay special attention to the timing
  - If ending coverage for everyone on the application, the termination can take effect as soon as 14 days from the day you cancel
  - If ending coverage for some people on the application, in most cases coverage ends right away

# Choosing a Marketplace Plan Instead of Medicare

- If you have an individual Marketplace plan
  - And you must pay a premium for Part A, you would need to drop Part A and Part B to be eligible to get a Marketplace plan
  - However, if you're also receiving Social Security benefits, you would have to drop your Social Security if you drop Medicare
- If you delay enrolling in Medicare after your Initial Enrollment Period (IEP) ends, a late enrollment penalty may apply
  - You would **only** be able to enroll during the Medicare GEP, January 1 to March 31, with coverage starting July 1

# Terminating Medicare for Marketplace Plan

- If you're enrolled in premium Part A (meaning you pay monthly for Part A) and Part B, or Part B only
  - You can disenroll from Medicare and choose a Marketplace plan
  - You can qualify for advanced payments of the premium tax credit (APTC) or cost sharing reductions (CSRs) if you meet eligibility requirements
- Enrolled in Medicare premium free Part A
  - Must withdraw the application for Social Security benefits
  - Pay back all Social Security and Medicare benefits received
  - Lose APTC and CSR

# Medicare for People with Disabilities and the Marketplace

- You may qualify for Medicare based on a disability
  - You must be entitled to Social Security Disability Insurance (SSDI) benefits for 24 months
    - Starts on the 25<sup>th</sup> month, you're automatically enrolled in Medicare Part A and Part B
- If you are getting SSDI, you can get a Marketplace plan to cover you during your 24-month waiting period
  - You may qualify for Medicaid or a Marketplace plan with premium tax credits and reduced cost-sharing until your Medicare coverage starts

# Medicare and Coverage through the Small Business Health Options Program (SHOP)

- Medicare Secondary Payer rules apply
- You may delay your Part B enrollment while covered by the Marketplace through your or your spouse's current employment
- You'll have a Special Enrollment Period (SEP) to sign up for Part B
  - Any time you're still covered by a group plan through your/your spouse's current employment
  - During 8-month period after current employment/coverage ends

# The Marketplace & Medicare Prescription Drug Coverage

- Medicare prescription drug coverage (Part D)
  - Prescription drug coverage in Marketplace plans (including SHOP) isn't required to be creditable
    - Plan is required to let you know each year, in writing
    - You may have to pay a late enrollment penalty for Part D if you enroll after your Initial Enrollment Period and haven't had creditable drug coverage

# Medicare Savings Programs

- Help from Medicaid paying Medicare costs
  - Often higher income and resources than full Medicaid
- Programs include
  - Qualified Medicare Beneficiary (QMB)
  - Specified Low-income Medicare Beneficiary (SLMB)
  - Qualifying Individual (QI)
  - Qualified Disabled & Working Individuals (QDWI)

# Helpful Resources

# Ways to Connect with the Marketplace

1. Sign up for updates at [HealthCare.gov/subscribe/](https://HealthCare.gov/subscribe/) or [CuidadoDeSalud.gov/es/subscribe/](https://CuidadoDeSalud.gov/es/subscribe/)
2. [Twitter.com/HealthCareGov](https://Twitter.com/HealthCareGov) – Follow @HealthCareGov
3. [Facebook.com/Healthcare.gov](https://Facebook.com/Healthcare.gov)
4. [Youtube.com/HealthCareGov](https://Youtube.com/HealthCareGov)
5. The Health Insurance Blog: [HealthCare.gov/blog/](https://HealthCare.gov/blog/)
6. If you're an agent, broker, Navigator, in-person assister, or Certified Application Counselor in a Federally-facilitated or State Partnership Marketplace, you can take required training at [Marketplace.medicare.learningnetworklms.com](https://Marketplace.medicare.learningnetworklms.com)

# Medicare Resources

- Your State Health Insurance Assistance Program (SHIP)
  - For free personal assistance, find the contact information for your local SHIP visit [shiptacenter.org](http://shiptacenter.org)
- Medicare - [Medicare.gov](http://Medicare.gov)
- 1-800-MEDICARE (TTY users should call 1-877-486-2048)
- [Facebook.com/Medicare.gov](https://www.facebook.com/Medicare.gov)
- Medicare & the Marketplace FAQ: [CMS.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html](https://www.cms.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html)
- Medicare and the Health Insurance Marketplace Fact Sheet at [Medicare.gov/Pubs/pdf/11694.pdf](https://www.Medicare.gov/Pubs/pdf/11694.pdf)

## Resources Continued

- Health Insurance Marketplace website - [HealthCare.gov](http://HealthCare.gov)
- Medicaid – [Medicaid.gov/](http://Medicaid.gov/)
- Insure Kids Now website - [InsureKidsNow.gov](http://InsureKidsNow.gov)
- Social Security - [socialsecurity.gov](http://socialsecurity.gov)
- CMS National Training Program - [CMS.gov/Outreach-and-Education/Training/ CMSNationalTrainingProgram /index.html](http://CMS.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html)

# CMS National Training Program

To view all available NTP training materials, or to  
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[CMS.gov/Outreach-and-Education/Training/  
CMSNationalTrainingProgram/index.html](https://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/index.html)

For questions about training products email  
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