

**The Actors Fund,  
for everyone  
in entertainment.**

# WELCOME TO MEDICARE FINDING THE RIGHT COVERAGE FOR YOU

Artists Health Insurance Resource Center

Presenter: Debbie Kraus

# What is The Actors Fund?

The Actors Fund is a nationwide human services organization that fosters stability and resiliency and provides a safety net for performing arts and entertainment professionals over their lifespan. Our services:

- Social Services
- Housing Services
- The Career Center
- Health Services

[actorsfund.org](https://actorsfund.org)

# Terms to Know

- Original Medicare
- Medicare Supplement Plan
- Medicare Prescription Plan (Part D)
- Medicare Advantage Plan
- Initial Enrollment Period
- Special Enrollment Period

# What is Medicare

- Medicare is health insurance for people 65 and over, people under 65 with certain disabilities, and people of any age with End Stage Renal disease (ESRD)

# When does Medicare begin?

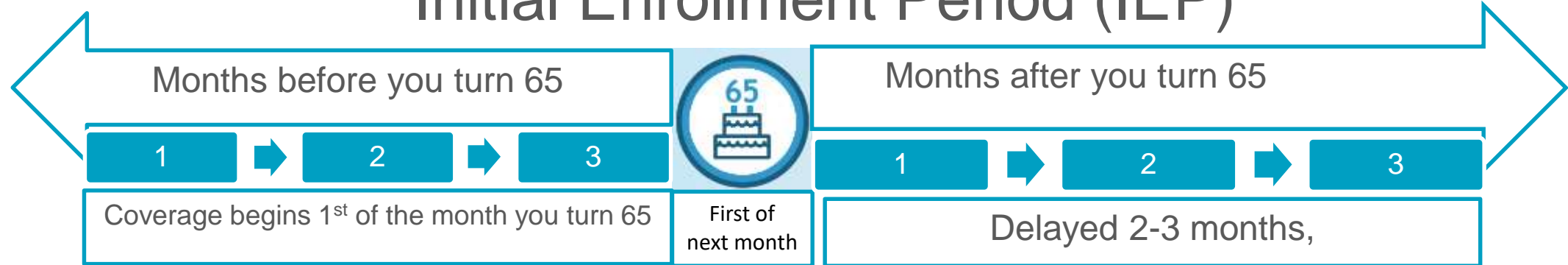
- For people eligible because of a disability, Medicare begins after 24 months of collecting Social Security Disability.
- For people turning 65, Medicare begins the first day of your 65<sup>th</sup> birthday month, unless your birthday is the first of the month, in which case it begins the first day of the month prior to your birthday.

# How do I get started?

- If collecting Social Security retirement or disability benefits: automatically enrolled
- If you're not collecting, during your 7-month initial enrollment period:
  - ❖ 3 months before your birthday month
  - ❖ The month of your birthday
  - ❖ 3 months after your birthday month

# Enrolling in Medicare

## Initial Enrollment Period (IEP)



During your IEP you can enroll/join

- Part A
- Part B
- Medicare Advantage Plan (if you have Part A and Part B)
- Part D (If you have Part A and/or Part B)

You can buy a Medigap policy if you have Part A and B (enrollment period lasts 6 months from when you're both 65 and have Part B)

# Enrolling in Medicare

- Online: [www.ssa.gov/benefits/medicare](https://www.ssa.gov/benefits/medicare)
- By phone: Your local Social Security office or the main Social Security number 800-772-1213
- In person: Currently not an option during the pandemic



# What are the different parts of Medicare?

- Part A (Hospital Inpatient Insurance)
- Part B (Medical Insurance)

**Parts A and B are called Original Medicare**

- Part D (Medicare prescription drug coverage)
- Medicare Supplement, or Medigap plans
- Medicare Advantage Plans – sometimes referred to as Part C, or Medicare Health Plans

# What does Part A cover?

- Inpatient care in hospitals
- Skilled nursing facility care
- Home health care
- Hospice care

# What are the costs associated with Part A?

- Part A has no premium for those who have worked 10 years in the U.S.

## **Hospital Stay**

- \$1408 deductible for benefit period & day rate for days 60+

## **Skilled Nursing Facility Stay**

- \$0 for the first 20 days of each benefit period
- \$176 co-pay for days 21-100 for each benefit period

## **Hospice Care**

You pay nothing for hospice care, except:

- A co-payment of up to \$5 per prescription for outpatient prescription drugs for pain management
- 5% of the Medicare-approved amount for inpatient respite care

# What does Part B cover?

- Services from doctors and other health care professionals
- Mental health care
- Some preventive services
- Home health care
- Durable medical equipment (wheelchairs, walkers, oxygen, etc.)
- Many diagnostic test and lab services
- Diabetes supplies and self-management training
- Physical and occupational therapy
- And more...

# What does Original Medicare Cover?

The Medicare website: [www.medicare.gov](http://www.medicare.gov) is a good resource

Medicare has an app which can help determine what is covered



# What does Part B not cover?

- Long term care
- Routine dental care (including dentures)
- Vision care
- Hearing aids and exams for fitting them
- Acupuncture (limited exception for chronic back pain)
- Cosmetic surgery

# What are the costs associated with Part B?

- The Part B premium for individuals who made less than \$87,000 per year (\$174,000 for couples) is \$144.60 per month
- Part B has a \$198 annual deductible
- For most Part B services, Medicare pays 80% and you pay 20%
- Exceptions include laboratory services, including certain blood tests, urinalysis, some screening tests, and certain preventive services, which are 100% covered by Medicare. Medicare's website: [www.medicare.gov](http://www.medicare.gov) has a list of services that are covered at no cost to you.

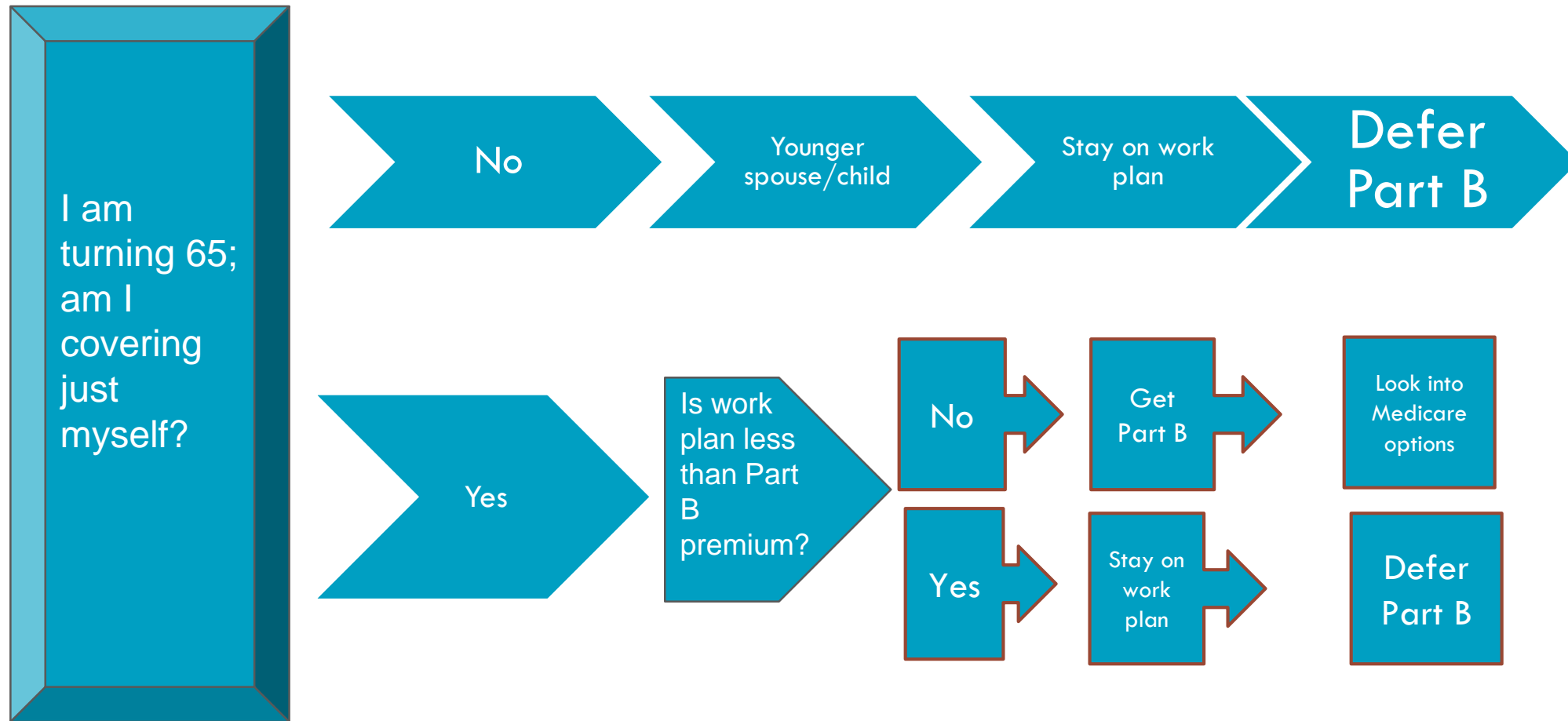
# When to Enroll in Part B

The enrollment period is the same as for Part A

- If you're covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part B anytime as long as:
  - 1) You or your spouse (or family member if you're disabled) is working.
  - 2) You're covered by a group health plan through the employer or union based on that work.
- You also have an 8-month Special Enrollment Period (SEP) to sign up for Part B that starts at one of these times (**whichever happens first**): The month after the employment ends or the month after group health plan insurance based on current employment ends
- **You can't enroll using a special enrollment period if your employment or the employer-provided group health plan coverage ends during your initial enrollment period.**
- **There is a late enrollment penalty if you do not sign up in time**



# Do working seniors need Part B?



# Medicare Options

You have two choices for how you get Medicare:

- Original Medicare (Parts A&B) + Part D
- + (optional) Supplement Plan (Medigap)
- Medicare Advantage Plan

# Medicare Part D

- Part D is prescription insurance. Unlike Parts A and B, Part D is only sold through private insurance companies, so you have a choice of many plans.
- The best plan for you depends entirely on your prescription needs.
- You will have to pay monthly premiums, deductibles and co-pays, so consider all those factors when choosing a plan.

## Part D Costs

- Premium – Average premium this year is \$32.74. The least expensive premium is \$13.20.
- Deductible – Maximum this year is \$435
- Co-pays – vary depending on the cost of the drug and may be cheaper at certain pharmacies
- The Medicare Health & Drug finder on [www.medicare.gov](http://www.medicare.gov) is an excellent resource for finding the best plan.

# Medicare Supplement, or Medigap Plans

- **Medicare Supplemental Insurance**, also known as Medigap because it fills the “gaps” in Medicare, covers costs associated with Original Medicare benefits (like copayments, coinsurance, and deductibles).
- There are 8 federally standardized plans to choose from, sold by private insurers.
- Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it.

# Right to Buy Medigap plans

- Cost is the only difference between Medigap policies with the same 'letter' (A-N) sold by different insurance companies.
- You have the right to buy a Medigap plan during the 6 month open enrollment period, which starts the month you turn 65 and enroll in Part B. After that, your right to buy a plan varies by state.
- In NY and NJ, you can buy any time, but after the first 6 months, there may be a waiting period for pre-existing conditions. In NY, you can change plans any time with no waiting periods.



Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G <sup>1</sup>	K	L	M	N	C	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply <sup>3</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in [2016] <sup>2</sup>					[\$4,960] <sup>2</sup>	[\$2,480] <sup>2</sup>				

<sup>1</sup> Plans F and G also have a high deductible option which require first paying a plan deductible of [\$2180] before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan

# Medicare Advantage Plans

- A **Medicare Advantage plan** is insurance offered by a private insurance company that replaces Medicare Parts A, B, and D.
- If you join an Advantage Plan, you still have Medicare, but you'll get your coverage from the Advantage Plan, not Original Medicare. Advantage Plans have different rules for how you get services, like whether you can go to an out-of-network provider. As of this year there are plans that let you for out of network.
- Advantage plans must cover all services that Original Medicare covers, and may offer extra coverage, like vision, hearing, dental, and/or health and wellness programs.



# Costs of Medicare Advantage Plans

- When you belong to an Advantage plan, you still pay your Part B premium. Many advantage plans have a zero premium.
- Medicare Advantage Plans can charge different out-of-pocket costs (such as co-pays, premiums and deductibles).
- Again, the Medicare Plan Finder on [www.medicare.gov](https://www.medicare.gov) is an excellent resource for finding the most suitable Advantage plan available to you.

# Example of Advantage Plan Costs

- Doctor Office Visits: \$10 per visit
- Specialist Office Visit: \$40 per visit
- Emergency Care: \$90 per visit
- Ambulance Services: \$225
- Inpatient Hospital Care: Days 1-5: \$350 copay per day

# When to Enroll in Part D or an Advantage Plan

- The initial enrollment period is the same for Part A and B
- If you do not enroll during that time, you will have to wait until the Medicare Fall Open Enrollment Period: October 15 – December 7 each year (with benefits beginning January 1).
- For Part D you will have to pay a late enrollment penalty - 1% of the national average Part D premium (currently around 33¢) - for every month you delayed enrollment. This will be added to your monthly premium.

# BEFORE YOU ENROLL

- Check with your doctors to see if they take Medicare (specifically **Medicare assignment**) and, if you plan to get an Advantage plan, that they participate in that plan.
- Before you choose a Part D drug plan, use the Medicare website [www.medicare.gov](http://www.medicare.gov) to see which plan offers the best coverage for your medications
- Please feel free to schedule a one-on-one consultation if you feel you need more information by using this link:  
<https://theactorsfund.submittable.com/submit>


# How to use the Medicare website





# Find a doctor


The screenshot shows the Medicare.gov website in a web browser. The browser's address bar displays 'medicare.gov'. The website's main navigation bar is dark green with the text 'See how Medicare is responding to Coronavirus' and a 'Learn More' button. Below this, there are four white boxes with blue icons and text: 'Get started' (hand icon), 'Find care' (binoculars icon), 'What's covered?' (M icon), and 'Need a 2020 plan?' (shopping bag icon). The 'Find care' box is highlighted with a blue border. Below these boxes, there is a 'Resources' section with links to 'Apply for Medicare', 'See 2020 Medicare costs', 'Find local help', and 'Medicare card issues'. To the right of the resources is a 'Get important news & updates' section with a text input field for an email address and a checkbox for consent to the data privacy policy. The Windows taskbar is visible at the bottom of the screen.

See how Medicare is responding to Coronavirus [Learn More](#)

 **Get started**  
Learn about Medicare

 **Find care**  
Search all providers & facilities

 **What's covered?**  
Check covered items & services

 **Need a 2020 plan?**  
Find 2020 health & drug plans

**Resources**

- [Apply for Medicare](#)
- [See 2020 Medicare costs](#)
- [Find local help](#)
- [Medicare card issues](#)

**Get important news & updates**

ENTER YOUR EMAIL ADDRESS \*

☐ By checking this box, you consent to our [data privacy policy](#). \*

MY LOCATION

New York, NY 10019

PROVIDER TYPE

Select one



KEYWORDS (OPTIONAL)

Search

Or, select a provider type to learn more:



Doctors & clinicians



Hospitals



Nursing homes including  
rehab services



Home health services



Hospice care



Inpatient rehabilitation



Long-term care hospitals



Dialysis facilities

What's New?

Feedback





Filter by:

Distance ▾

Sex ▾

Medicare-approved payment ▾

Board certification ▾

[View All Filters](#)**1. Indira Kairam**

0.1 mi

619 W 54th St

FL 8

New York, NY 10019-3545

(212) 889-3142

Charges the Medicare-approved amount (so you pay less out-of-pocket)

Specialties

Gastroenterology

[+1 more](#)[Compare](#)**2. Julia E. Iyasere**

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TRUSTEES OF COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK

619 W 54th St

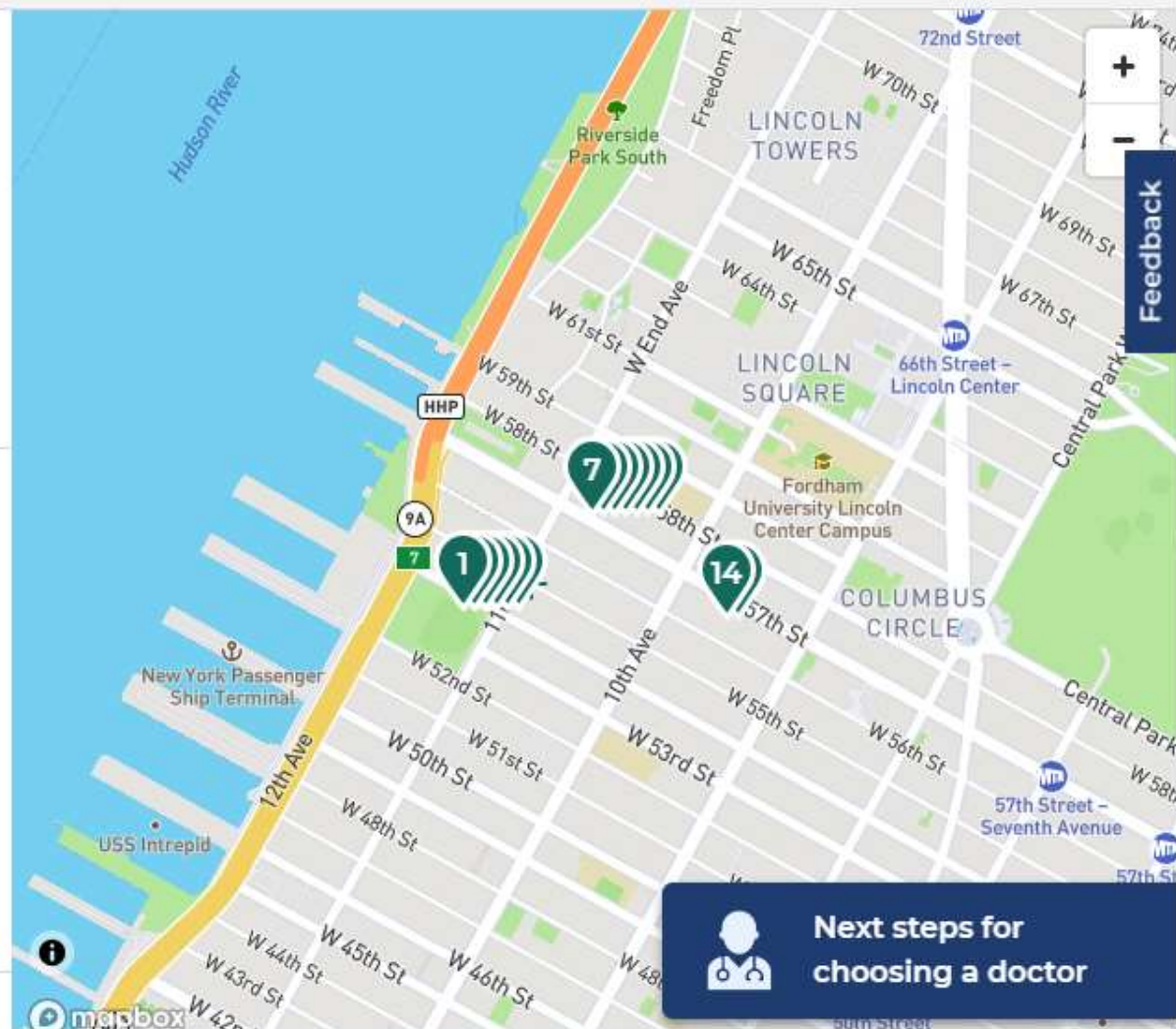
New York, NY 10019-3545

(212) 317-0201

Charges the Medicare-approved amount (so you pay less out-of-pocket)

Specialties

Hospitalist

[+1 more](#)[Compare](#)[Feedback](#)

Type here to search



8:39 AM

10/21/2020

20





Filter by:

Distance ▾

Sex ▾

Medicare-approved payment ▾

Board certification ▾

[View All Filters](#)

1.

**Danielle Mercado**

0.1 mi

MULTIPLE GROUP AFFILIATIONS ▾

1601 3rd Ave

New York, NY 10128-3416

(646) 692-6272

May charge the Medicare-approved amount

Specialties

Podiatry

[Compare](#)

2.

**Adam L. Landskowsky**

0.1 mi

MULTIPLE GROUP AFFILIATIONS ▾

1601 3rd Ave

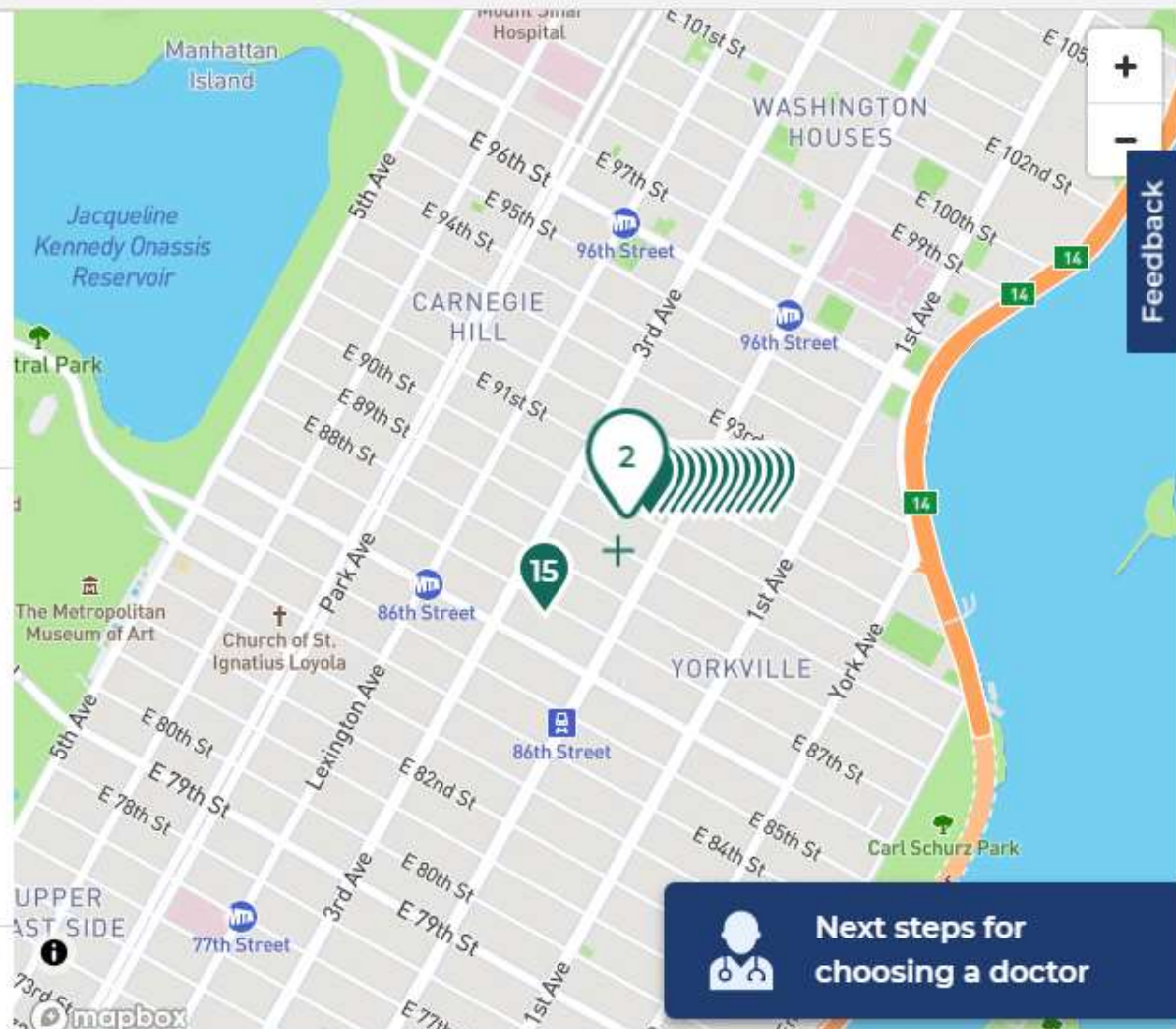
New York, NY 10128-3416

(646) 692-6272

May charge the Medicare-approved amount

Specialties

Diagnostic radiology

[Compare](#)**Next steps for  
choosing a doctor**[Feedback](#)



### Get started

Learn about  
Medicare



### Find care

Search all providers  
& facilities



### What's covered?

Check covered  
items & services



### Need a 2020 plan?

Find 2020 health &  
drug plans

## Resources

**Apply for Medicare**

**See 2020 Medicare costs**

**Find local help**

**Medicare card issues**

**Mail you get about Medicare**

### Get important news & updates

ENTER YOUR EMAIL ADDRESS \*

name@example.com

☐ By checking this box, you consent to our [data privacy policy](#). \*

Go



Medicare.gov

Log in

Español

# Find a 2021 Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.  
See your 2021 plan options now by logging in or creating an account.

Log in or Create Account

[Continue without logging in](#)

Feedback

## New to Medicare?

Learn about your options & enroll in a plan.

Learn more about options

## Qualify for a Special Enrollment Period?

Log in or create account to change your 2020 coverage.

Log in or Create Account

# Answer a few quick questions

What type of 2021 coverage are you looking for?

We'll show you 2021 plans. If you want a plan that starts before January 1, [view 2020 plans](#).

- ☐ Medicare Advantage Plan
- ☒ Drug plan (Part D)

Adds drug coverage to Original Medicare.

- ☐ Drug plan (Part D) + Medigap policy
- ☐ Medigap policy only
- ☐ I want to learn more about Medicare options before I see plans

ENTER YOUR ZIP CODE

10019

Continue

Feedback

**i** You're viewing 2021 plans. [Show me 2020 plans.](#)

**Medicare.gov**

Log in

Español

## Tell us your search preferences

Do you want to see your drug costs when you compare plans?

☐ Yes

☐ No

[About Medicare](#) | [Medicare Glossary](#)

[Nondiscrimination/Accessibility](#) | [Privacy Policy](#) | [Privacy Setting](#) | [Linking Policy](#) | [Using this site](#) | [Plain Writing](#)

**Medicare.gov**



A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services.  
7500 Security Boulevard, Baltimore, MD 21244

Feedback



🔍 Type here to search



8:05 AM  
10/21/2020



## Tell us your search preferences

Do you want to see your drug costs when you compare plans?

☒ Yes

**Great!**

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

☐ No

How do you normally fill your prescriptions?

☐ Retail pharmacy

☐ Mail order pharmacy

☒ Both

You'll need to tell us the pharmacies you use most to get accurate drug costs.

Feedback



**i** You're viewing 2021 plans. [Show me 2020 plans.](#)

Medicare.gov

Log in

Español

# Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

Add Drug

[Clear search](#)

[Browse drugs A-Z](#)

[Can't find your drug?](#)

See Plans Without Drug Costs

Done Adding Drugs

Feedback

## Confirm your drug list

**Atorvastatin 10mg tablet**

generic

**Quantity**

30

**Frequency**

Every month

[Remove drug](#)

[Edit drug](#)

Find & Add Drug

Done Adding Drugs

Feedback



**i** You're viewing 2021 plans. [Show me 2020 plans.](#)

Medicare.gov

Log in

Español

[Back to drug selection](#)

## Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE

10019

NAME OF PHARMACY (OPTIONAL)

Find Pharmacy

Cvs Pharmacy  
#10298



Mail Order  
Pharmacy



Done

Feedback



**i** You're viewing 2021 plans. [Show me 2020 plans.](#)

Medicare.gov

Log in Español

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#)

[View 52 available Medicare Advantage Plans](#)

# 28 Prescription Drug Plans available

New York, NY [Change location](#)

[Edit your drugs & pharmacies](#)



Feedback

Filter Plans

No filters selected

Showing 10 of 28 drug plans

SORT PLANS BY Lowest drug + premium cost v

## SilverScript SmartRx (PDP)

Aetna Medicare | Plan ID: S5601-178-0

Star rating: ★★★★★

MONTHLY PREMIUM

PHARMACIES

1 of 1 of your selected retail pharmacies are

**i** You're viewing 2021 plans. [Show me 2020 plans.](#)

Medicare.gov

Log in

Español

There may be separate drug plans available with lower drug costs. [Tell me more.](#)

[View 28 available drug plans](#)

# 52 Medicare Advantage Plans available

New York, NY [Change location](#)

[Edit your drugs & pharmacies](#)



Feedback

Filter Plans

No filters selected

Showing 10 of 52 Medicare Advantage Plans

SORT PLANS BY

Lowest drug + premium cost ▼

[Add Special Needs Plans](#) ▼

## Healthfirst 65 Plus Plan (HMO)

Healthfirst Medicare Plan | Plan ID: H3359-001-0

Star rating: ★★★★★

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 28 available drug plans](#)

# 52 Medicare Advantage Plans available

New York, NY [Change location](#)

[Edit your drugs & pharmacies](#)



Filter Plans

No filters selected

Feedback

## Plans with these benefits

- ☐ Vision coverage
- ☐ Transportation
- ☐ Dental coverage
- ☐ Fitness benefits
- ☐ Hearing coverage

## Types of plans

[Learn about plan types](#)

- ☐ HMO (Health Maintenance Organization)
- ☐ PPO (Preferred Provider Organization)

## STAR RATINGS

Select star rating ▼

## INSURANCE CARRIER

Select preferred insurance carrier ▼

## DRUG COVERAGE OPTIONS

Select drug coverage ▼

☐ Insulin savings  
[What's this?](#)

Apply Filters

[Clear](#)



# QUESTIONS?

**Please use the link below to sign up for a  
one-on-one consultation**

**<https://theactorsfund.submittable.com/submit>**

Thank you for your attention!