Medicare Enrollment

A Medicare Primer: How Medicare affects you as an active employee and as a retiree
Medicare basics

- Part A Medicare is for hospital coverage
- Part B Medicare is for doctor visits and outpatient hospital services
- Part C is Medicare Advantage Plan
  - Combines Part A, Part B and usually Part D
  - not required if you have USG healthcare coverage
- Part D is prescription drug coverage
Medicare enrollment while you are actively employed at GSU

• At age 65, you have the option to enroll in Medicare Part A
• If you receive Social Security, you are required to be enrolled in Part A
• Those enrolled in the HSA Open Access POS plan may not contribute to the HSA if you choose to enroll in Medicare (Parts A, B, C or D)
• Part B enrollment is NOT required, as a monthly fee will be incurred
• Your USG medical coverage is primary and Medicare is secondary
Medicare enrollment

Retiring from GSU at age 65 or older

• You and/or your spouse must enroll in Medicare Part B or pay the full cost of the premium (employee and employer portions) at the non-Medicare enrolled rate.
• You and/or your spouse are not subject to a penalty to enroll in Part B.
• Medicare becomes primary and the medical coverage from Georgia State becomes secondary.
How to apply for Medicare

• If you will be Medicare eligible at the time of your retirement or thereafter:
  • Start the Medicare enrollment process up to three months prior to your retirement date
  • Enroll online at [http://www.medicare.gov/](http://www.medicare.gov/)
    • It really is fast and easy!
  • Provide a copy of you and your spouse’s Medicare Part B card to HR once you have entered the information in ADP
    • Do this in the month of the birthday
    • If it is after your birthday HR will apply the information
Medicare Coordination

How Medicare coverage coordinates with your USG medical plan
BOR Open Access POS
Benefit Coordination with Medicare

• $100. charge for a medical office visit
• Healthcare provider files with Medicare first, Medicare allows $100. charge
  • If deductible is met, Medicare pays 80%
• Healthcare provider then files claim with BCBS, which allows $100. charge
  • The remaining 20% portion is paid fully by BCBS
HSA Open Access POS
Benefit Coordination with Medicare

• Before HSA deductible is met:
  • Medical claim filed through Medicare
  • Retiree pays Medicare deductible and Medicare co-pays
  • Claim is filed with BCBS; the entire *allowed amount* goes towards the BCBS deductible until deductible is met

• Once HSA deductible is met:
  • Claim is filed with Medicare first; after Medicare pays, claim is filed with BCBS and plan pays the rest
HSA Open Access POS
Benefit Coordination with Medicare

- Pharmacy Coverage (2013)
  - Retiree pays 100% of negotiated rate until deductible is met; then retiree pays 15% and plan pays 85% up to annual out-of-pocket limit
    - Out-of-pocket maximum: $3,000 for single coverage or $6,000 2 or more
Medicare Part D
Prescription plan drug coverage
Medicare Part D

- Kaiser Sr. Advantage Plan
  - Kaiser will automatically serve as Medicare Part D provider

- BOR Open Access POS
  - Contains pharmacy plan with Express Scripts

- The cost of Medicare Part D is included as part of the medical premium for both plans