

Unite Here Local 1

Medicare FAQ

Who's eligible for Medicare?

- 65+ years old and some people under 65 who have a qualifying disability, US Citizen or lawful permanent resident for at least 5 years continuous years
- For premium-free Medicare Part A coverage, you must have paid Medicare taxes for 40+ qualified quarters (about 10 years of work). You can also qualify for free Part A coverage if you are over age 65 and are married for over 1 year to a spouse who's satisfied the Medicare qualified quarters requirement and is 62+ years old (even if your spouse isn't enrolled in Medicare)
- (If you are 65+ years old and do not satisfy the immigration requirements of Medicare, you may be ELIGIBLE in Illinois for coverage under MEDICAID. You must wait until December 1st, 2020 to apply.)

What are the different parts of Medicare?

- *Original Medicare:*
 - o **Part A:** Hospital insurance- Inpatient hospital care, hospice, skilled nursing facility and short-term home care, home health services.
 - o **Part B:** Medical insurance- doc visits, preventive services, mental health visits, tests, lab work, outpatient care, ambulance, medical equipment.
- *Supplemental Insurance* (Parts A and B still have out-of-pocket costs and don't cover prescriptions, dental, vision, or hearing, so many people decide to get Supplemental Insurance as well.)
 - o **Part D:** Prescription drug coverage.
 - o **Medigap:** Fills in payment 'gaps' from original Plan A and B benefits because it helps with the cost of co-pays, coinsurance, and deductibles. It's sold by private insurance companies. If you are newly eligible for Medicare after 1/20/20, Medigap won't cover the Part B deductible. Medigap only works with original Part A and B benefits. It doesn't work with Medicare Advantage. Also, if your Medigap policy has drug coverage, you can't also have Part D coverage. It does not cover extra services, just helps with the cost of services that are already covered.
 - o **Part C Medicare Advantage:** Offered by private insurance companies approved by Medicare and acts like an HMO or PPO health insurance plan because you have to use a certain provider networks. Bundles Parts A, B, and D, and may also covers some services that are not covered by original Medicare, like dental, vision, and hearing aids.

How much does Medicare cost?

For most people, Part A has no premium, but it does have deductibles and coinsurance. For most people, the Part B premium is **\$144.60/month**. Part B is an 80/20 plan, where you pay for 20% of the costs of services. You can decide to get more coverage or avoid paying as much out-of-pocket by paying for Supplemental Insurance. If you decide to enroll in Supplemental

Insurance, you will pay more in premiums upfront, but you could possibly avoid some amount of out-of-pocket costs later on.

When do I apply for Medicare? Will there be a penalty?

If you are just now losing union health insurance coverage you received based on your active employment, that means you will be in a Special Enrollment Period (SEP) when applying for Medicare. For Parts A and B, you have 8 months after your union coverage ends to sign up without penalty. Please note this 8 month period applies even if you elect COBRA – you will not get an additional 8 month period after your COBRA ends. In order to enroll in Part C Medicare Advantage or Part D, the special enrollment period is up to 2 months following the end of your previous coverage.

How do I apply for Medicare?

- If you are NOT already getting Social Security benefits, and/or you don't have Part A, then you need to first enroll online (and then continue to the two forms below in the next section). If you are already getting Social Security benefits, SKIP to the next section.
 - o To enroll online, [click here](#), then click the blue button that says "Apply for Medicare Only." You'll need a "My Social Security" account to do it online. The application takes about 10-15 mins.
 - o 3 particular questions to look out for:
 - *"Do you wish to apply for Medicare only, but not for monthly retirement cash benefits?"*
 - "Yes" means only enrolling in Medicare.
 - "No" means also enrolling in Social Security benefits. You can select this if you're not getting Social Security benefits and want to start them.
 - *"Do you wish to enroll in Medicare Part B medical insurance?"* Having Part A is assumed, so:
 - "Yes" means, I want Part A and Part B
 - "No" means, I want only Part A (generally, would only do this if you're going to be on your spouse's insurance.)
 - *"Remarks / Comments"* – Put in here when you want Part B coverage to start - the first of the month after your union health insurance expires.
 - Then, at the end of the app, click Agree to submit electronically. Click the link for Application Receipt, so you can save a copy of your application.
 - After you apply: You will get an email that says "Thank you for your application to Social Security." In a few weeks, you'll get a letter in the mail confirming your enrollment application. Most people will get a Medicare card in the mail about 4 weeks after submitting the app. Once you submit the online form, you'll need to get the two forms (below) filled out.
- If you just did the online app, or already have Part A and/or Social Security, now you need to do **2 more forms** to get Part B coverage with no penalty:
 - o **CMS 40B** (Application for Medicare Part B), completed by the member. Complete questions # 1-8, 12. On #12, make note of the requested start date of coverage –

that will be the first of whichever month you would be without union health insurance.

- [CMS L564](#) (Request for Employment Information), Section B is completed by your employer (such as your hotel company's HR department). The questions on Section B are just about when the person applying for Medicare was covered by the employer's health care and when the person was hired / worked. If your HR department cannot answer these questions, they should call Unite Here Health (800-419-4373) to get those answers. "You should have the employer fill out their portion (Section B) and send it to you, so that you can fill in Section A and send in all your forms together.
- Once you have a filled-out these two forms, call your local Social Security office and ask how they want the forms submitted. You can find a nearby office here: <https://secure.ssa.gov/ICON/main.jsp>. They typically want you to mail them. If you mail them, be sure to make copies for yourself first. Don't just leave paperwork in a Social Security office dropbox.

There are so many options for Supplemental Insurance – how do I decide?

It can be hard to navigate Supplemental Insurance options, because they're run by private insurance companies and there are a lot of different factors to consider and options for what kind of coverage to buy.

Every state has a program to help seniors get unbiased information about Medicare and Supplemental Insurance, called the Senior Health Insurance Program (SHIP). Call one of the office below to get a free, one-on-one phone appointment to talk through your options, and pros and cons of each possible kind of Medicare insurance plan.

Illinois Statewide SHIP Number: 1-800-252-8966

Indiana Statewide SHIP Number: 1-800-452-4800

What do we do if we get back on union healthcare and have already enrolled in Medicare?

If Medicare has processed your application, and then the health insurance contributions get extended through the union health plan, or you're on Medicare and the union health insurance picks back up again, you need to process a Termination of your Medicare coverage, which will go into effect at end of month following the month when it's filed. For example, if you tell Medicare that you don't need coverage anymore on February 15th, you'll have coverage through Medicare and need to pay premiums for it through the end of March.)

If you're going back and forth between union insurance and Medicare, and your union insurance is coming in and out, you'll have a Special Enrollment Period (SEP) each time insurance cuts out, where you can enroll (or re-enroll) in Medicare without a penalty.

How do I contact Medicare?

If you have an issue getting the two Part B forms filled out, the first step is to reach out to the Union. We can help you fill them out and make sure your company fills out the information that they're supposed to.

For questions about Medicare Parts A and B, which is run through Social Security, call:

- the Social Security Administration at 1-800-772-1213, or
- you can call the Medicare office directly at 1-800-633-4227.

For other parts of Medicare that include Supplemental Insurance (Part D, Medigap, and Medicare Advantage), call:

- the Medicare office at 1-800-633-4227, or
- the SHIP state hotline for Illinois 1-800-252-8966 or Indiana 1-800-452-4800.