

UPCOMING MEDICARE EDUCATIONAL WORKSHOP - - -

I will be holding a virtual educational workshop on **Wednesday, May 19th from 1pm to 2:30 pm via ZOOM. I will be reviewing the different parts of Medicare- parts A, B, C and D, how to apply, eligibility periods, late enrollment, income-related monthly adjustments, prescription drugs, the coverage gap, and Medigap as well as Medicare Advantage plans. No plan specific information will be provided.**

My goal is to help you navigate the confusing world of Medicare and learn what options are available.

I am hoping to hold another workshop in September which will cover the same information. No date has been scheduled in September yet.

Hopefully, the September workshop will be able to be in person.

If you are interested in attending or know of family or friends who may be interested, please let us know. This will be especially helpful for individuals who are aging into Medicare or who are leaving group coverage.

SPECIAL ENROLLMENT PERIOD FOR ACA DUE TO COVID - - -

In accordance with the Executive Order issued by President Biden on January 28, 2021, there will be a Special Enrollment Period (SEP) for individuals and families for Marketplace coverage in response to the COVID-19 Public Health Emergency. This pandemic has caused uncertainty and exceptional circumstances. Millions of Americans have experienced new health problems during this time.

This SEP will allow individuals and families in states with Marketplaces served by the [HealthCare.gov](https://www.healthcare.gov) platform to enroll in 2021 health insurance coverage. This period starts February 15, 2021 and ends May 15, 2021. This SEP will be available to all Marketplace-eligible consumers who are submitting a new application or updating an existing application. State-based Marketplaces (SBMs) operating their own platform can take similar action. PENNIE, the PA state-based exchange, has agreed to participate in this special election period. Also, individuals who are applying directly through the individual insurance carriers will be

able to secure coverage during this SEP period as well. Please feel free to contact me with any questions or to enroll in a plan.

MAJOR CHANGE TO UPMC GROUP PLANS WITH FEWER THAN 20 EMPLOYEES - - -

MEDICARE SECONDARY PAYER RULES NOTICE

UPMC Health Plan has updated its 2021 Certificates of Coverage (COC) for commercial group products with new language that reflects their approach to Coordination of Benefits for members eligible for Medicare as the primary payer of benefits.

UPMC Health Plan will be sending information this week to all employer groups that will renew in the last 6 months of 2021 and have less than 20 employees. The primary contact of these accounts will receive a [Medicare Secondary Payer Letter and Employer Attestation Form](#). It is extremely important that the attestation is filled out completely and sent back to UPMC Health Plan within 30 days of receipt.

Under the [Medicare Secondary Payer rules](#), when Medicare is primary, UPMC Health Plan will pay the claim as if Medicare coverage is in place. **Therefore, all Medicare eligible individuals on group insurance plans with under 20 employees NEED TO**

ENROLL IN MEDICARE PARTS A AND B. This is a major change that was not required previously. If an employee does not enroll in part B as well, they could be subject to major claims and expenses. They could stay on the group plan, or I could assist them in getting an individual plan, which might be a less expensive option.

Employers with less than 20 employees

While the Certificates of Coverage will contain the new coordination of benefits language, UPMC Health Plan will start the implementation of the Medicare Secondary Payer rules on the group's renewal date in 2021, starting with July 2021 renewals. For those groups that renew in first 6 months of 2022 (January-June), the Medicare Secondary Payer rules will take effect on their renewal date.

UPMC Health Plan will reportedly notify all impacted members via letter. I know this is very confusing. Please let me know if you have any questions, or if I can help assist your employee with securing part B, and possibly looking at other options.

SUSAN'S WORD FIND- -Susan wants to be sure you look forward to some fun in each newsletter. She wants to add some enjoyment in addition to all the boring articles I am sharing.

MEDICARE WORD SEARCH PUZZLE

TCGQPULUCELPVPIGXLP RSYAC
TTBIGEPZJCKJNKEEBMVTSIVV
NKUEKVRUANNUALENROLLMENT
ESKBEGDXOYTFLZYEAPYSJPRQ
MPNTNEITAPTUOVLRLALWIEXXQ
EGWDTFCKGFJNZGMIPITQQLRC
LDEDUCTIBLEKBMCEYLYYGLR
PEMANDNARBHJHZUQIJLLUNLE
PIAOBNPLJLAAIAAQAQKPWOLD
UNDTGKELSN OITPIRCSERPCI
SHVOROEGILVLMDEXJCEDPAOT
IVAHNUBTRAPEEGLRBTGSYABA
UQNUOUHZKEEXDLGSALYFSJEB
OOTNOHTSJTOQIQLCPCYDJDEL
FKAVXPNHWNXYGKVBRRIVNPAE
QHGTARPVOJDWAXFDADKDMRZC
QXEWTELQALALPKGICPYSEVPO
LFMALMYUYJERTSCHUJLCMMAV
QECANIDOFOTFMIHPDHUZAYXE
IAROHUHKBR LVFGCQZSWWGEKR
CTQSPMIBUBLECFDDERDIHRRRA
MRSHXAMFAHNIHQCAHXRPUQAG
PAJNQCYOCECNARUSNIHELAYE
UPFVFSFBNOITAZILATIPSOH

INSURANCE MEDICARE
CREDITABLE COVERAGE PENALTY
MEDIGAP BENEFICIARY
BRAND NAME GENERIC
DONUT HOLE OUTPATIENT
HOSPITALIZATION PRESCRIPTIONS
ANNUAL ENROLLMENT ADVANTAGE
SUPPLEMENT COPAY PREMIUM
DEDUCTIBLE PART B PART A

IRMAA- Income Related Monthly Adjustment Amount - - -

IRMMA is a surcharge added to your monthly Medicare Part B and Part D premiums, based on your yearly income. The Social Security Administration (SSA) uses your income tax information from 2 years ago to determine if you owe an IRMAA in addition to your monthly premium. So, if you are applying for Medicare in February 2021, they will be looking at your 2019 income tax return.

SSA determines if you owe an IRMAA based on the income you reported on your IRS tax return two years prior, meaning two years before the year that you start paying IRMAA.

The income that counts is the adjusted gross income you reported plus other forms of tax-exempt income.

There is a way to appeal IRMMA, especially if it is due to a one-time event, such as inheritance, sale of property, etc. To request a new initial determination, submit a Medicare IRMAA Life-Changing Event form or schedule an appointment with Social Security. You will need to provide documentation of either your correct income or of the life-changing event that caused your income to decrease.

IRMAA would affect both your part B and part D premiums. This is

regardless of what additional Medigap, Prescription drug plan, or Medicare Advantage plan that you enroll in. This fee is accessed by the Social Security administration, which is who administers Medicare.

2021 PART B IRMAA - - -

If your yearly income in 2019 (for what you pay in 2021) was			You pay each month (in 2021)
File individual tax return	File joint tax return	File married & separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$386.10
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$475.20
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90

2021 PART D IRMAA - -

If you file an individual tax return and your income is:	If you file a joint tax return and your income is:	Your Part D IRMAA amount for 2021 will be:
\$88,000 or lower	\$176,000 or lower	No IRMAA amount due
\$88,001 – \$111,000	\$176,001 – \$222,000	\$12.30 in addition to your plan premium
\$111,001 – \$138,000	\$222,001 – \$276,000	\$31.80 in addition to your plan premium
\$138,001 – \$165,000	\$276,001 – \$330,000	\$51.20 in addition to your plan premium
\$165,001 – \$499,999	\$330,001 – \$749,999	\$70.70 in addition to your plan premium
\$500,000 or higher	\$750,000 or higher	\$77.10 in addition to your plan premium

