

Access Health CT provides health insurance to individuals without health coverage. It is not designed to replace or coordinate with Medicare. If you are 65 years old and you have worked at least 10 years, you should transition to Medicare when eligible to avoid gaps in medical coverage and Medicare premium penalties.

Premium Penalties ¹

Medicare Part B: Individuals who fail to enroll in Medicare Part B during their initial enrollment period will pay a lifetime penalty of a 10% increase premium for every year they failed to enroll.

Medicare Part D: In 2015, individuals who enroll in Medicare Part D who did not enroll when eligible, or who did not have prescription coverage as good or better than Medicare Part D pay an additional lifetime premium penalty of \$.33 for each month they were without coverage.

Individuals with health insurance from their or their spouse's active employment receive an 8 month special enrollment to enroll in Medicare Part B without penalty.

CHOICES

1-800-994-9422
(In State Toll Free)
1-860-424-5274
(Out of State)

Senior Resources
(Agency on Aging)
860-887-3561

North Central
Area Agency on Aging
860-724-6443

Agency on Aging
of South Central CT
203-785-8533

Southwestern CT
Agency on Aging
203-333-9288

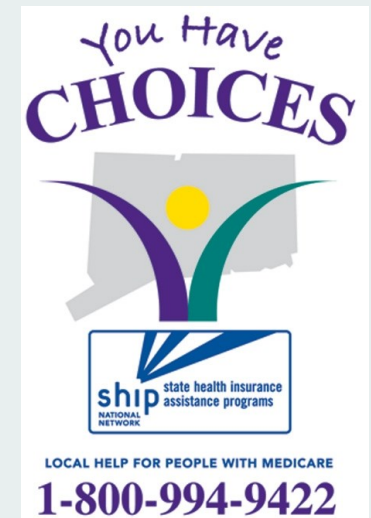
Western CT
Area Agency on Aging
203-757-5449

Funded by the Administration
for Community Living



Transitioning from Access Health CT to Medicare

What you need to know



State Department on Aging
CHOICES
Connecticut's
State Health Insurance
Assistance Program

Aging into Medicare

If you are age 65 and have worked 10 years, you should enroll in Medicare through Social Security (1-800-772-1213) or online at www.ssa.gov during your initial enrollment period. This begins three months before you turn 65 and ends three months after your 65th birthday. If you fail to enroll during this time, you will be unable to enroll until the general enrollment period, January 1—March 31. If this occurs, your start date for Medicare Part B will not be until July 1 and you may have premium penalties. We encourage you to contact CHOICES (1-800-994-9422) to help you understand and select your Medicare options. Once your decision is made, you must notify the Access Health CT benefits center at 1-855-805-4325 to cancel your qualified health plan at least 14 days before your Medicare start date.

Didn't enroll in Medicare Part B when eligible?

While on Medicare Part A, you will lose advanced tax credits and you will not be automatically enrolled into a qualified health plan for 2015, but you have the right to maintain your coverage. You should enroll in Medicare Part B on January 1—March 31, but you will not receive it until July 1. You may want to maintain your qualified health plan until July 1 as it may be the most affordable insurance option until you have Medicare Part B. You cannot enroll in a Medicare supplemental plan/ Medicare Advantage plan until you have Medicare Part B. Consult www.medicare.gov for more information.

You will have a special enrollment period of 63 days to enroll in a Medicare Part D plan if your current coverage is creditable coverage for Medicare Part D. If it is not, you are limited to enrolling during open enrollment (October 15 through December 7) with a start date of January 1. Contact your plan to inquire.

The Health Reinsurance Association is another option. Call 1-800-842-0004 or go to www.hract.org for details.

Medicare Savings Program ¹

If you qualify, you may be eligible for assistance with your Medicare costs and with obtaining Medicare Part B .

<u>Program</u>	<u>Monthly Income</u>	<u>(Couple) Income</u>
QMB	\$2,069.91	\$2,802.08
SLMB	\$2,266.11	\$3,067.68
ALMB	\$2,413.26	\$3,266.88

Income levels effective March 1, 2015

All three levels pay the Medicare Part B premium (\$104.90 for most) and it eliminates the premium penalty. The State can purchase Medicare B for you back 6 months if you failed to enroll on time. It also enrolls you automatically in Extra Help for your prescription coverage, which pays some or all of the Medicare Part D premium costs and your co-pays are reduced to no more than \$6.60 for each medication.

QMB acts like a Medicare supplement and pays the out of pocket expenses for Medicare Part A and B. It will also purchase Medicare Part A if you are not eligible for premium free Part A.

¹Content is valid as of February 2015. It is subject to change.