



Counseling Tips to Assist Health Connector Members who are Medicare Eligible

The Health Connector has sent notices to members who are Medicare eligible to inform them that they will not be able to keep their health insurance plan after 12/31/2018. The SHINE counselor can advise these members of several steps to take to receive Medicare coverage and assistance.

1. The consumer should call **Social Security at 1-800-772-1213** or go to www.ssa.gov to enroll in Medicare A and B if not already enrolled. Enrollment for premium-free Medicare A is generally on-going and the dates for General Enrollment into Medicare B are January 1 through March 31, with an effective date of July 1.
2. If a person is very concerned about obtaining health care treatments and coverage prior to July 1, they should be informed about the **Equitable Relief Program through Social Security** and apply in order to determine eligibility. They may be eligible if they previously signed up for premium-free Medicare A, kept their Health Connector plan and deferred enrolling in Medicare B. If approved, the consumer could enroll in Medicare B prior to July 1 and any accrued Medicare B penalties could be waived.
3. Before going to the **Social Security office to apply for Equitable Relief**, the consumer should either call the **Health Connector at 1-877-623-6765**, or log into their **online account at MAhealthconnector.org** to access or download copies of their Health Connector notices. The document needed for the appointment with Social Security would be one of the following: Health Connector Eligibility Notice, Health Insurance Tax form (1095-A), Health Connector Monthly Bills or Payment Receipts.
4. If the individual is interested in maintaining their health insurance and is unable to immediately enroll in Medicare, the consumer could contact the carrier of their current Health Connector plan directly to inquire about renewing the current policy. This option only applies if the consumer's previous health plan is still available through the carrier. The carrier cannot sell the individual a different policy or plan. If available, this coverage will also cover prescription drugs.

5. Individuals with health care needs can contact the local community health center or clinic to see if free or low cost services may be available to them until Medicare B is obtained.
6. If the consumer has Medicare A, the counselor should review initial or special enrollment period options to help them sign up for Medicare B and D or consider other coverage options.
7. Once the person has Medicare A and B, the counselor could assist with enrolling in Medicare D, a Medigap or Medicare Advantage plan, and also screen for financial eligibility for LIS, Medicare Savings Programs and Prescription Advantage to help pay for Medicare.
8. Remember that household members of the Medicare-eligible member may still be eligible to participate in their previous Health Connector coverage, but will need to re-apply and re-enroll before the close of Open Enrollment (1/23/19) or with a “special enrollment period.”
9. For any questions, please call the Regional Director.