

# Emerging Medicare Transition Issues

National Academy of Social Insurance  
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President

# Medicare Transitions Explained

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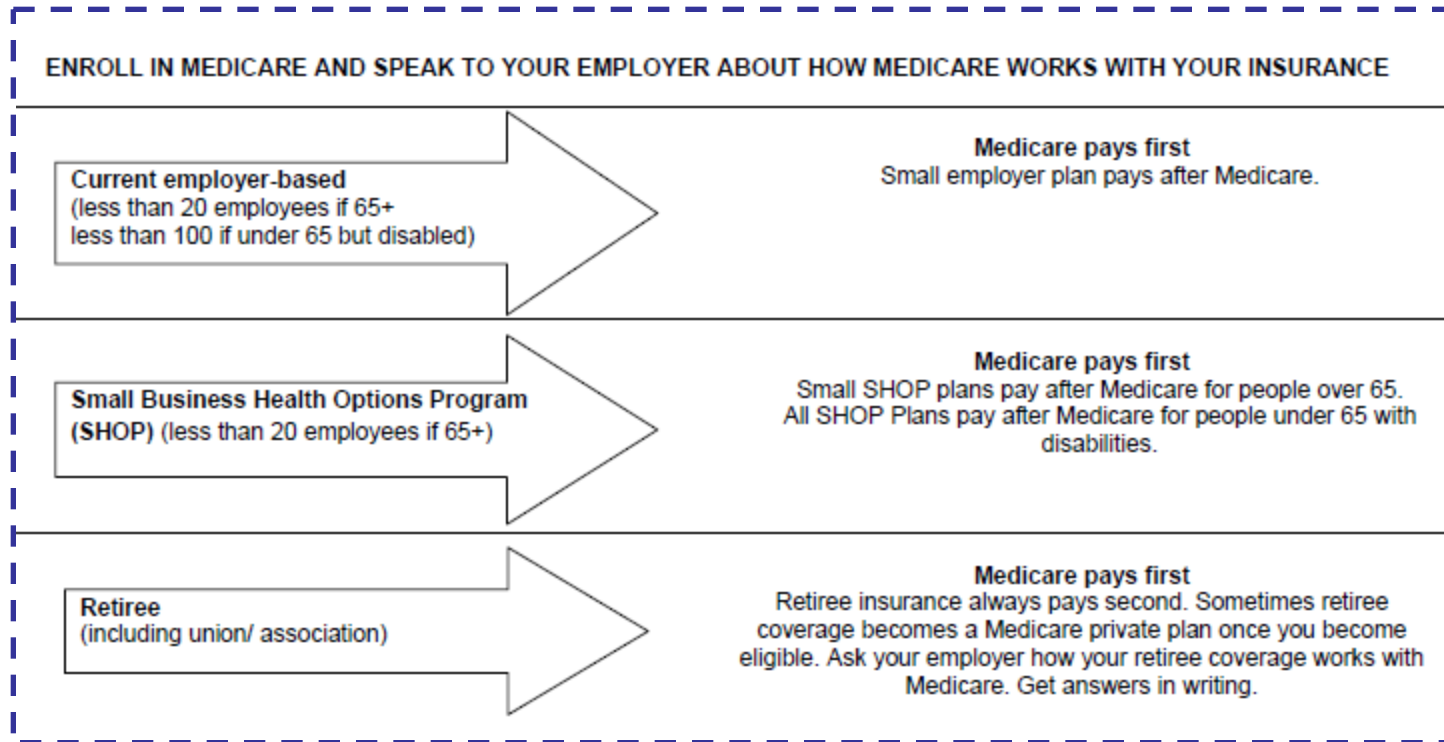
## An already complicated transition

- ❖ Automatic for many—Part A & Part B
- ❖ Others newly eligible must *actively* enroll
  - Multiple enrollment periods
  - Differing coverage start dates
- ❖ People must decipher coverage rules
  - Enroll in Part A, Part B, or both (?)
  - Key decision point—coordination of benefits

# Transitions Questions Answered

[www.medicareinteractive.org](http://www.medicareinteractive.org)

❖ Visual guide and scripts on transition points



# Why Transitions Matter

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## ***Seamless transitions are critical***

- ❖ A poorly managed transition can result in:
  - Gaps in health coverage
  - Medicare premium penalties

# Why Transitions, Why Now?

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## ❖ Demographics

- 10,000 Baby Boomers turn 65 each day
- Living longer, working longer

## ❖ New Transition Points

- Affordable Care Act
- Injury set asides for future medical care
- Defense of Marriage Act (DOMA) overturned

# Emerging Transition Points

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## After the Affordable Care Act

- ❖ Marketplaces → Medicare
  - QHP → Medicare
  - SHOP plan → Medicare
- ❖ Expanded Medicaid → Medicare
  - Expanded Medicaid → Medicare only
  - Expanded Medicaid → Medicare/Traditional Medicaid
  - Expanded Medicaid → Medicare + MSP + Extra Help

# Emerging Transition Points

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## Personal Injury and Worker's Compensation:

- ❖ Proposed policy requires those *not yet eligible* to set aside future cost of care once enrolled in Medicare

## After DOMA:

- ❖ Newly eligible awaiting SSA determination
  - Place of marriage vs. place of residence
  - Equal treatment may not yet be fully realized

# Easing Transition Pitfalls

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## Policy Solutions:

- ❖ Improve beneficiary-friendly education
  - Adequately fund unbiased counselors (SHIPs)
  - Provide additional warning about delayed enrollment
- ❖ Enhance notice requirements
  - Actively train and involve employers
  - Leverage Marketplace plans, with caution



# Easing Transition Pitfalls

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## Policy Solutions:

- ❖ Alleviate late enrollment penalties
  - Expand equitable relief
  - Restructure Part B enrollment periods
- ❖ Align and simplify programs
  - Adjust income and asset eligibility thresholds
  - Enforce low-income assistance screenings by states
  - Simplify and align application and renewal systems

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