



# Medicare Enrollment

A Medicare Primer: How Medicare affects you as an active employee  
and as a retiree



# Medicare basics

- Part A Medicare is for hospital coverage
- Part B Medicare is for doctor visits and outpatient hospital services
- Part C is Medicare Advantage Plan
  - Combines Part A, Part B and usually Part D
  - not required if you have USG healthcare coverage
- Part D is prescription drug coverage



# Medicare enrollment while you are actively employed at GSU

- At age 65, you have the option to enroll in Medicare Part A
- If you receive Social Security, you are required to be enrolled in Part A
- Those enrolled in the HSA Open Access POS plan may not contribute to the HSA if you choose to enroll in Medicare (Parts A,B,C or D)
- Part B enrollment is *NOT* required, as a monthly fee will be incurred
- Your [USG medical coverage is primary](#) and Medicare is secondary



# Medicare enrollment

## Retiring from GSU at age 65 or older

- You and/or your spouse must enroll in Medicare Part B or *pay the full cost of the premium* (employee and employer portions) at the non-Medicare enrolled rate
- You and/or your spouse are not subject to a penalty to enroll in Part B
- Medicare becomes *primary* and the medical coverage from Georgia State becomes *secondary*



# How to apply for Medicare

- If you will be Medicare eligible at the time of your retirement or thereafter:
  - Start the Medicare enrollment process up to three months prior to your retirement date
  - Enroll on line at <http://www.medicare.gov/>
    - It really is fast and easy!
  - Provide a copy of you and your spouse's Medicare Part B card to HR once you have entered the information in ADP
    - Do this in the month of the birthday
    - If it is after your birthday HR will apply the information



# Medicare Coordination

How Medicare coverage coordinates with your USG medical plan



# BOR Open Access POS Benefit Coordination with Medicare

- \$100. charge for a medical office visit
- Healthcare provider files with Medicare first, Medicare allows \$100. charge
  - If deductible is met, Medicare pays 80%
- Healthcare provider then files claim with BCBS, which allows \$100. charge
  - The remaining 20% portion is paid fully by BCBS



# HSA Open Access POS Benefit Coordination with Medicare

- Before HSA deductible is met:
  - Medical claim filed through Medicare
  - Retiree pays Medicare deductible and Medicare co-pays
  - Claim is filed with BCBS; the entire *allowed amount* goes towards the BCBS deductible until deductible is met
- Once HSA deductible is met:
  - Claim is filed with Medicare first; after Medicare pays, claim is filed with BCBS and plan pays the rest



# HSA Open Access POS Benefit Coordination with Medicare

- Pharmacy Coverage (2013)
  - Retiree pays 100% of negotiated rate until deductible is met; then retiree pays 15% and plan pays 85% up to annual out-of-pocket limit
    - Out-of-pocket maximum: \$3,000 for single coverage or \$6,000 2 or more



# Medicare Part D

Prescription plan drug coverage



# Medicare Part D

- Kaiser Sr. Advantage Plan
  - Kaiser will automatically serve as Medicare Part D provider
- BOR Open Access POS
  - Contains pharmacy plan with Express Scripts
- The cost of Medicare Part D is included as part of the medical premium for both plans