

Recording Notice:

Medicare 101 Training Series

*“The Live event you are about to participate in, is being recorded. As such, it becomes a public record and is subject to disclosure under the Public Records Act (PRA). **We ask that no client specific, confidential, or personal information be discussed.** If you interact with the presenters (e.g., ask questions, make comments, etc.) understand your contributions become part of the public record. If you choose to do so, it implies your consent to being recorded.”*

We will not be taking live questions, please use the Q&A to ask questions, I will respond via email; you are welcome to email me directly as well.

This training will be posted to the DSHS Dual Medicare-Medicaid webpage

<https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>



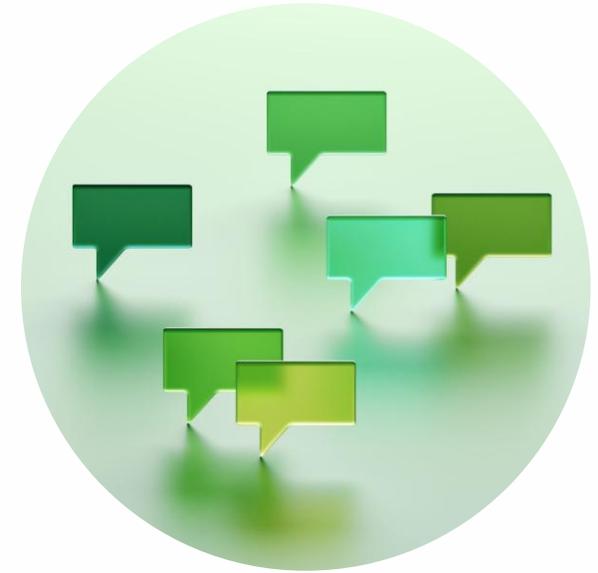
High level Overview: Transitioning from Medicaid to Medicare

6/25/2025

Vanessa Sherrill DSHS/HCLA Medicare-Medicaid Integration Program Manager

Topics

- What is Medicare
- Medicare Enrollment
- Transitioning into Medicare
- Dually Eligible
- Medicare & Medicaid – who pays for what?
- Key Take Aways



What is Medicare

Medicare is the federal health insurance program for people:

- **Aged 65** and older
- **Under 65 with a disability** who have received Social Security Disability (SSD) benefits for 24 calendar months
- Must be a U.S. citizen or legal permanent resident (LPR) and must reside in the U.S. for 5 continuous years

***Note:** Medicare does not cover all medical expenses*

***Note:** Individuals with ESRD and ALS, **do not** have to serve a 24-month waiting period and will automatically receive Medicare Parts A and B the month their Social Security Disability benefits begin*

Four Parts of Medicare: Two ways to get Medicare coverage



Medicare Part A inpatient hospital insurance



Medicare Part B outpatient medical insurance

Medicare Part A & Part B is Original Medicare (OM).
Part D prescription coverage is **not included with OM*



Medicare Advantage (MA) Part C plans

Part C plans cover everything OM covers in addition to:

- Part D prescription drug coverage
- Added supplemental benefits and services not covered by Original Medicare
- *Dual Eligible Special Needs Plans (DSNP) are a type of MA plan*



Medicare Part D prescription drug coverage

Part D prescription drug coverage, also known as a Medicare stand alone **Prescription Drug Plan (PDP)**.

Part D does **NOT come with OM but, clients can purchase a PDP*

Medicare Initial Enrollment Period (IEP)

Everyone has their own Medicare Initial Enrollment Period (IEP)

- A client's IEP is 7-months long and begins 3 months before their 65th birthday and, ends 3 months after they turn 65
- Enrollment into Medicare is through the Social Security Administration (SSA) over the phone or in person.
<https://www.ssa.gov/medicare/sign-up>
- Once enrolled in Medicare, it becomes the client's Primary health insurance coverage and State Medicaid is secondary coverage.
- For more information and help with Medicare enrollment [call SHIBA 1-800-562-6500](tel:1-800-562-6500)

Transitioning from State Medicaid Coverage to Federal Medicare Health Insurance

➤ **Transition from Medicaid to Medicare happens when:**

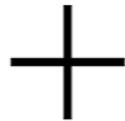
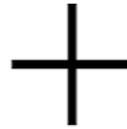
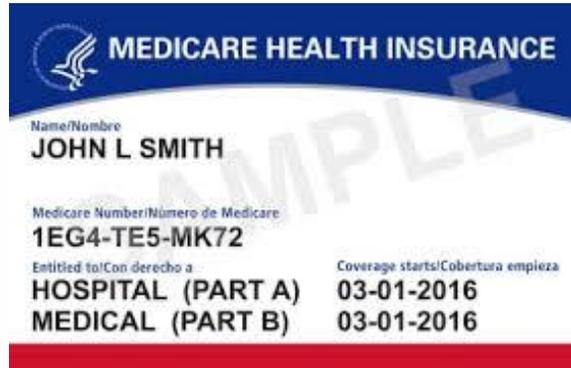
- 1) aging into Medicare → age 65
- 2) under 65 with a disability

Clients need to watch their mail!

Approximately 60 days prior to client's 65th birthday both State (DSHS, HCA) and Federal (SSA, CMS) agencies will send letters informing:

- 1) client needs to apply for federal Medicare health insurance
- 2) provide information on next steps regarding the client's State Medicaid benefits
- 3) client will **not** lose their Apple Health (Medicaid) but, letters will urge client to act now to avoid potential disruption to their Medicaid
- 4) application for Medicare is through Social Security Administration (SSA)
- 5) the Health Care Authority (HCA) will require proof of client's Medicare application
- 6) for additional information and/or help with Medicare enrollment call SHIBA 1-800-562-6900

Dually Eligible Medicare Coverage Options



Dually Eligible: Full Dual v. Partial Dual

- Dually eligible individual is one who meets the eligibility requirements for the **both** Medicaid and Medicare
- **Full dually** eligible clients have Medicare in addition to full Medicaid benefits and qualify for assistance through the Medicare Savings Program (MSP) that will help pay their Medicare Part A and B premiums, deductibles, copay, co-insurance.
- **Partial dually** eligible client's do **not** meet the income eligibility requirements for Medicaid but, may still qualify for some assistance in paying their Medicare Part B premium through (MSP).

Who Pays for What?

Medicare

- In-patient Hospital Care
- Out-patient care (doctor visits, lab work, x-rays)
- Skilled nursing facility care (up to 100 days)
- Home health care
- Hospice
- Durable Medical Equipment (DME)
- Prescription medication

Medicaid

- Medicare cost sharing
- Nursing facility care (once Medicare benefit is exhausted)
- Home and Community Based Services
- Behavioral health and Substance use disorder treatment (SUD)
- Some prescription medication and DME not covered by Medicare

Key Takeaways: Transition from Medicaid to Medicare

- Medicare is the federal health insurance program for all people aged 65 and older and for people under 65 due to a disability
- Medicare enrollment is done through the <https://www.ssa.gov/medicare/sign-up>
- WA HCA will require proof of the client's application for Medicare coverage; client can request a copy of proof of application from SSA
- A client transitioning into Medicare will **not** lose their Medicaid coverage, they will have dual coverage Medicare and Medicaid
- Medicare is the primary payor; Medicaid is secondary
- Medicare covers: In-patient hospital care, out-patient care like doctor visits, labs, x-rays, prescription medication, durable medical equipment, hospice, home health care, up to 100 days of skilled nursing facility care
- Medicaid covers: Medicare cost sharing like deductibles, co-pays, co-insurance; skilled nursing facility care (after Medicare benefit is exhausted), Home and Community Based Services (HCBS), behavioral health and substance use disorders, some prescription medication and DME not covered by Medicare
- Original Medicare (OM) consists of parts A & B only
- OM does not include Part D prescription coverage; Part D is a separate benefit available through private health insurance plans
- Medicare Advantage Part C plans include Medicare Parts A, B, D and include supplemental benefits and services not covered by OM
- Medicare Advantage DSNPs are specifically designed for dually eligible clients and coordinates with the client's Apple Health Medicaid
- MA DSNPs in WA are known as Apple Health Medicare Connect (DSNP)
- For help with all things Medicare/Medicare enrollment [call SHIBA 1-800-562-6500](tel:1-800-562-6500)



Thank You

Upcoming Medicare in 15 Minutes:
Medicare Advantage & Dual Eligible Special Needs
Plans (DSNP)

July 23rd 9:00- 9:15am z

to register visit DSHS Dual Medicare Medicaid webpage:
<https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>

Resources

- Social Security Administration (SSA) enroll in Medicare <https://www.ssa.gov/medicare/sign-up>
- SHIBA: Get help with Medicare enrollment and navigating dual eligibility: <https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba>
- Medicare & You Handbook: <https://www.medicare.gov/medicare-and-you>
- Medicare Enrollment Periods and related forms: <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>
- Dual Eligible Special Needs Plans(DSNPs): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp>
- Dual Eligible Special Needs (DSNPs) service area guide: <https://www.hca.wa.gov/assets/free-or-low-cost/d-snp-service-area-guide.pdf>
- Medicare Savings Program (MSP): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/medicare-savings-program>
- How do I contact the MA DSNP plans?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-contact-the-plans>
- How do I change my BHSO only plan?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-change-my-behavioral-health-services-only-plan>
- Advancing Medicare & Medicaid Integration (AMMI) WA DSHS: <https://medicare-medicaid.org/integration-in-action/washington-department-of-social-and-health-services/>
- Centers for Medicaid & Medicare (CMS) federal site of everything you might want to know about DSNPs: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs>