

2020 Quick Guide Supplement



Enrollment/ Applications Periods for Older Adults/Persons with Disabilities

Medigap Plans	Ongoing	Guaranteed Issue. Community rated for premiums. Premiums not based on age/health. Plans C, F and high deductible F are only available to individuals eligible for Medicare as of 1/1/2020. Individuals collecting Medicare due to disability are limited to Plans A-C. New disability enrollees as of 1/2020 are limited to Plans A& B.
Renters Rebate	April 1 – Oct 1	Eligibility: For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with 100% permanent disability. 1 year residency, no asset test Hotline for questions: 860-418-6377

Medicare Enrollment Periods

Period	Date	Part A	Part B	Part C	Part D	Explanation
Initial Enrollment (IEP)	3 months before age 65, month of 65 th birthday & 3 months following. Active back to 65th birthday to a max of 6 months	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No penalty for delaying enrollment for those eligible for premium free Part A
Open Enrollment	October 15 - December 7 Changes effective Jan 1			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Beneficiaries can enroll or change any Medicare benefits
Special Enrollment (SEP) for Medicare Part B	While working & 8 months after large group health employment ends or loss of employer health coverage (whichever comes first).	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	For people still working (or their spouses) who are covered by a large group employer health plan (Medicare ESRD do not have SEP). SEP is 63 days for Med D.
General Enrollment	Jan 1 – March 31 For premium Part A or Part B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			For those who missed their IEP. Part B is effective July 1. Penalties may apply .
Medicare Advantage Open Enrollment Period	Jan 1, 2020 – March 31, 2020			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Can change from one MA/MA-PD plan to another. Can also return to traditional Medicare & can elect to enroll in a Medicare D plan &/or Medigap policy.
Dual Eligible/Low Income Subsidy SEP	One time change each quarter during the first 9 months of the year			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Active the month following the change. Those potentially at risk of for misuse of drugs may be limited.
Other SEPs	Following significant changes: in/out SNF or hospital, geographic move, loss of Medicaid, MSP or LIS, release from incarceration			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Contact CHOICES Regional Coordinator to explore other potential SEPs.

2020 Part D Standard Plan Cost Sharing for a Medicare Beneficiary

Part D Benefit Cost Periods	Costs & Who Pays	Beneficiary Pays	Plan Pays	Total Amount Spent on Drugs on the plan's Formulary
Initial Deductible	Beneficiary-100%	Up to \$435 (plan with a deductible)	\$0	\$435
Initial Coverage Period (ICP)	25% -beneficiary 75% - plan	\$1005 (if there is no deductible); \$896.25 with deductible	\$2,865 (with deductible); \$3015 with no deductible	\$4,020
Coverage Gap: What counts towards meeting Out-of-Pocket Limits (TrOOP)	Shared Beneficiary/Plan/Manufacturer Manufacturer: 70% on brand drugs	25% generic and brand drugs (+small pharmacy dispensing fee of \$1-\$3)	75% generic 5% brand drugs (plan payments do not count towards TrOOP of \$6,350)	Cumulative costs between the beneficiary costs plus manufacturer costs up to \$6,350 (cumulative costs: \$9,719.38) Manufacturer: provides 70% discount on brand drugs during this period
Catastrophic Coverage	Beneficiary pays reduced amount Plan pays the difference	Greater of: 5% co-insur OR \$3.60per generic or \$8.95/brand	Remaining amount after the beneficiary pays	Continues catastrophic coverage through 12/31/20 1 (800) 994-9422

