



Webinar Companion Guide

Part I: The Basics of Medicare Eligibility and Enrollment for RWHAP Clients

Slide 1: Introduction

Part 2 - The Basics of Medicare Enrollment and Coverage for RWHAP Clients (Recording):

<https://youtu.be/FvKiiW-zmyY>

ACE TA Center Webinars:

<http://targethiv.org/ace/webinars>

View the recording:

<https://youtu.be/GX4XI421Qes>

Knowledge Checks answer key available on pg. 7

Slide 4: More RWHAP Clients are Aging into Medicare

US Federal Funding for HIV/AIDS: <https://www.kff.org/hiv aids/fact-sheet/u-s-federal-funding-for-hiv aids-trends-over-time/>

Medicare and HIV: <https://www.kff.org/hiv aids/fact-sheet/medicare-and-hiv/>

Overview of Clients Served by RWHAP:

<https://hab.hrsa.gov/sites/default/files/hab/data/datareports/rsr-2019-overview.pptx>

Projected Growth and Needs of Aging PLWH in HRSA's RWHAP:

<https://www.croiconference.org/abstract/projected-growth-and-needs-aging-plwh-hrsas-ryan-white-hiv aids-program/>

Slide 5: RWHAP Clients by Age Group

RWHAP Annual Client-Level Data Report (2019):

<https://hab.hrsa.gov/sites/default/files/hab/data/datareports/RWHAP-annual-client-level-data-report-2019.pdf>

Slide 6: Medicare Beneficiaries with HIV

Medicare and HIV: <https://www.kff.org/hiv aids/fact-sheet/medicare-and-hiv/>

Slide 8: Primary Criteria for Medicare Eligibility

Medicare Eligibility Calculator:

<https://www.medicare.gov/eligibilitypremiumcalc#eligibility>



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Slide 9: Medicare Enrollment at Age 65 or Older

Learn more about premium-free Part A: <https://www.medicare.gov/your-medicare-costs/part-a-costs>

Slide 10: Qualifying for Medicare Under 65 with a Qualifying Disability

Qualifying for SSDI Benefits: <https://www.ssa.gov/benefits/disability/qualify.html>

Slide 12: Medicare Part A Hospital Coverage

What Medicare Part A Covers: <https://www.medicare.gov/what-medicare-covers/what-part-a-covers>

Slide 13: Medicare Part B Medical Coverage

What Medicare Part B Covers: <https://www.medicare.gov/what-medicare-covers/what-part-b-covers>

Slide 14: Medicare Part D Prescription Drug Coverage

What Medicare Part D Covers: <https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover>

Slide 16: Original Medicare

How Original Medicare Works: <https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/how-original-medicare-works>

Slide 17: The Gaps in Original Medicare Coverage

Medicare Costs at a Glance: <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

Slide 18: Medicare Advantage (Medicare Part C)

ADAP Directory: <https://www.nastad.org/resource/adap-coordinator-directory>

Slide 19: Opting for Medicare Advantage Instead

Medicare Plan Compare Tool: <https://www.medicare.gov/plan-compare>



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Slide 20: Medicare Supplemental Insurance (Medigap)

What's Medigap?: <https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap>

Slide 21: Medicare Supplemental Insurance (Medigap)

Find a Medigap Plan: <https://www.medicare.gov/medigap-supplemental-insurance-plans/>

Slide 24: Two Ways to Get Medicare Prescription Drug Coverage

Medicare Part D Open Enrollment Guide: <https://maprx.info/wp-content/uploads/2021/10/2022-Part-D-Open-Enrollment-Guide-MAPRx.pdf>

Slide 25: Medicare Part D Prescription Drug Coverage

Medicare Part D Costs: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage>

Slide 26: Late Enrollment Penalty for Prescription Drug Coverage

Medicare Part D Late Enrollment Penalty: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/part-d-late-enrollment-penalty>

How Part D Works with Other Insurance: <https://www.medicare.gov/drug-coverage-part-d/how-part-d-works-with-other-insurance>

Knowledge Check #1

Which of the following is true about Medicare Part D prescription drug coverage?

- A. It can be purchased separately from Original Medicare.
- B. It can be part of a bundled Medicare Advantage plan.
- C. There is a late enrollment penalty for people who do not have creditable prescription drug coverage and who do not enroll when they are first eligible.
- D. All of the above.

Answer key on page 7.



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Slide 27: The Donut Hole for Prescription Drug Coverage

Costs in the Coverage Gap (Donut Hole): <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap>

Slide 29: Four Medicare Enrollment Pathways

How to enroll in Medicare if you are 65 and have a disability: <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/original-medicare-enrollment/how-to-enroll-in-medicare-if-you-are-under-65-and-have-a-disability>

Social Security Retirement Benefits: <https://www.ssa.gov/benefits/retirement/matrix.html>

When Does Medicare Coverage Start?: <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>

Slide 31: Missing the IEP: A Lifetime of Increased Costs

Medicare Part B Late Enrollment Penalty: <https://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-late-enrollment-penalty>

Medicare Part D Late Enrollment Penalty: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/part-d-late-enrollment-penalty>



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Slide 33: General Enrollment Period (GEP) for Late Enrollees

Knowledge Check #2

Your client is turning 65 in July. They are currently enrolled in Marketplace coverage but would like to enroll in Medicare. What should they do?

- A. Keep their Marketplace coverage through the current year and enroll in Medicare during the General Enrollment Period (GEP) next year.
- B. Enroll in Medicare during their Initial Enrollment Period (IEP) and then cancel their Marketplace plan.
- C. Enroll through a Special Enrollment Period (SEP) after their 65th birthday.

Answer key on page 7.

Knowledge Check #3

Your client missed their Initial Enrollment Period and does not qualify for a Special Enrollment Period. They must wait for the General Enrollment Period that begins next January. When will their Medicare coverage begin?

- A. Next February
- B. Next April
- C. Next July

Answer key on page 7.

Slide 35: Tool: The Basics of Medicare for RWHAP Clients

Basics of Medicare Tool: <https://targethiv.org/library/ace-basics-medicare-ryan-white-hiv-aids-program-clients>

Slide 36: Tool: Medicare Prescription Drug Coverage

Medicare Prescription Drug Coverage Tool: <https://targethiv.org/library/ace-medicare-prescription-drug-coverage-ryan-white-hiv-aids-program-clients>

Slide 37: Tool: How Medicare Enrollment Works

How Medicare Enrollment Works Tool: <https://targethiv.org/library/ace-how-medicare-enrollment-works>



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Slide 38: Consumer Resource: The ABCDs of Medicare Coverage

The ABCDs of Medicare Coverage Consumer Tool: <https://targethiv.org/library/ace-abcds-medicare-coverage>

View all ACE TA Center Medicare Resources: <https://targethiv.org/ace/medicare>

Slide 39: Thank You

ACE TA Center Homepage: <https://targethiv.org/ace>

Email the ACE TA Center: acetacenter@jsi.com



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Answer Key

Knowledge Check #1 (Slide 26)

Which of the following is true about Medicare Part D prescription drug coverage?

Answer: (D) All of the above.

Context: Your client can choose to enroll in Medicare Part D in one of two ways - enrolling in a separate Part D plan if they have Original Medicare, or purchasing a Medicare Advantage plan that bundles Part A, B, and D coverage. With either option, if your client does not enroll in Medicare prescription drug coverage when they are first eligible and they also do not have creditable prescription drug coverage, they will be subject to the Part D late enrollment penalty.

Knowledge Check #2 (Slide 34)

Your client is turning 65 in July. They are currently enrolled in Marketplace coverage but would like to enroll in Medicare. What should they do?

Answer: (B) Enroll in Medicare during their Initial Enrollment Period (IEP) and then cancel their Marketplace plan.

Context: Your client should enroll in Medicare during their IEP in order to avoid a late enrollment penalty. They should cancel their Marketplace plan only after their Medicare coverage begins, in order to avoid unnecessary gaps in coverage.

Knowledge Check #3 (Slide 34)

Your client missed their Initial Enrollment Period and does not qualify for a Special Enrollment Period. They must wait for the General Enrollment Period that begins next January. When will their Medicare coverage begin?

Answer: (C) Next July

Context: Anyone who enrolls in Medicare through the General Enrollment Period, which takes place from January through March annually, will have their Medicare coverage begin in July.