

# Medicare Enrollment and Coverage for Ryan White HIV/AIDS Program (RWHAP) Clients

Access, Care, and Engagement (ACE) TA Center  
January 31, 2023

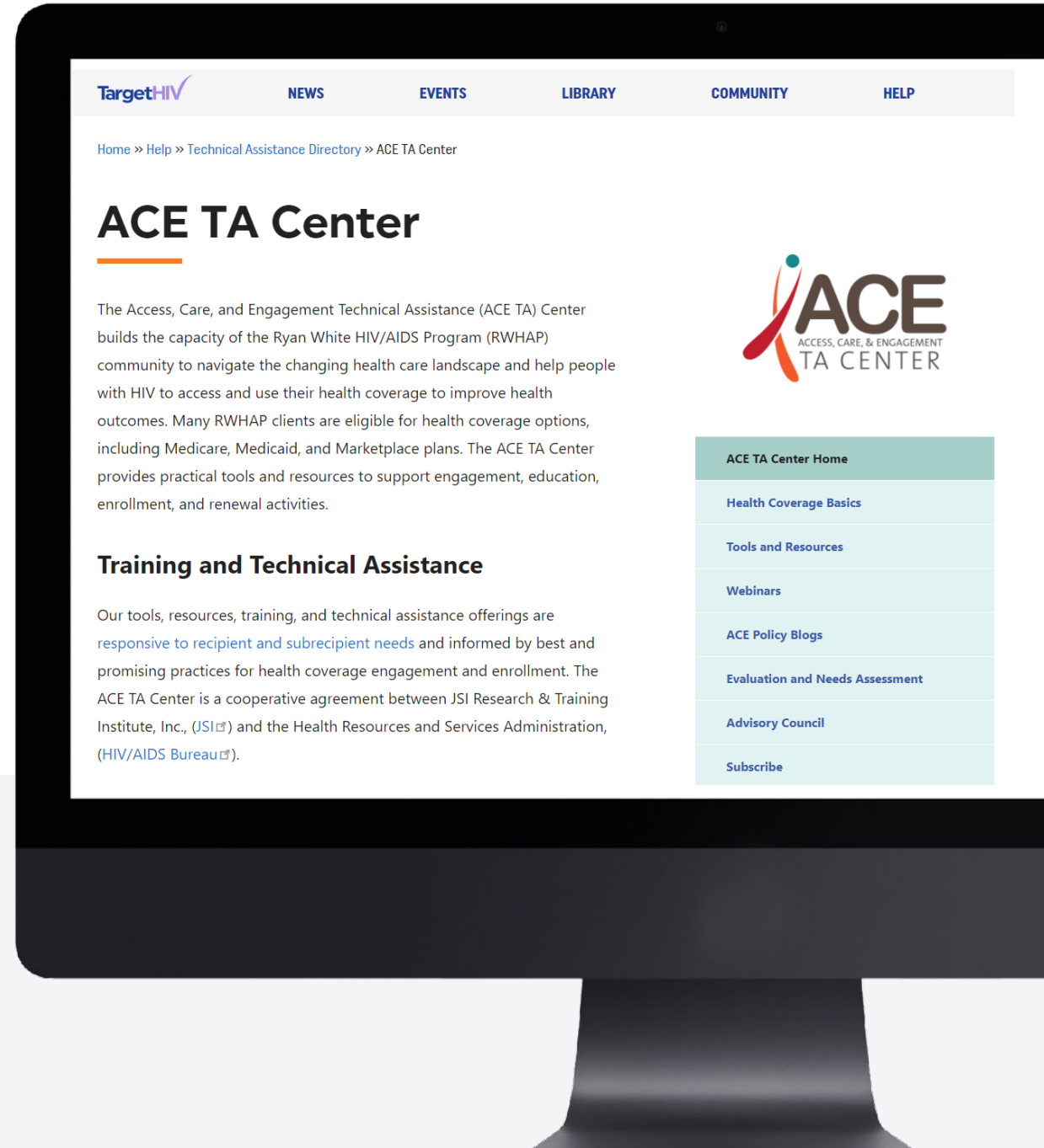


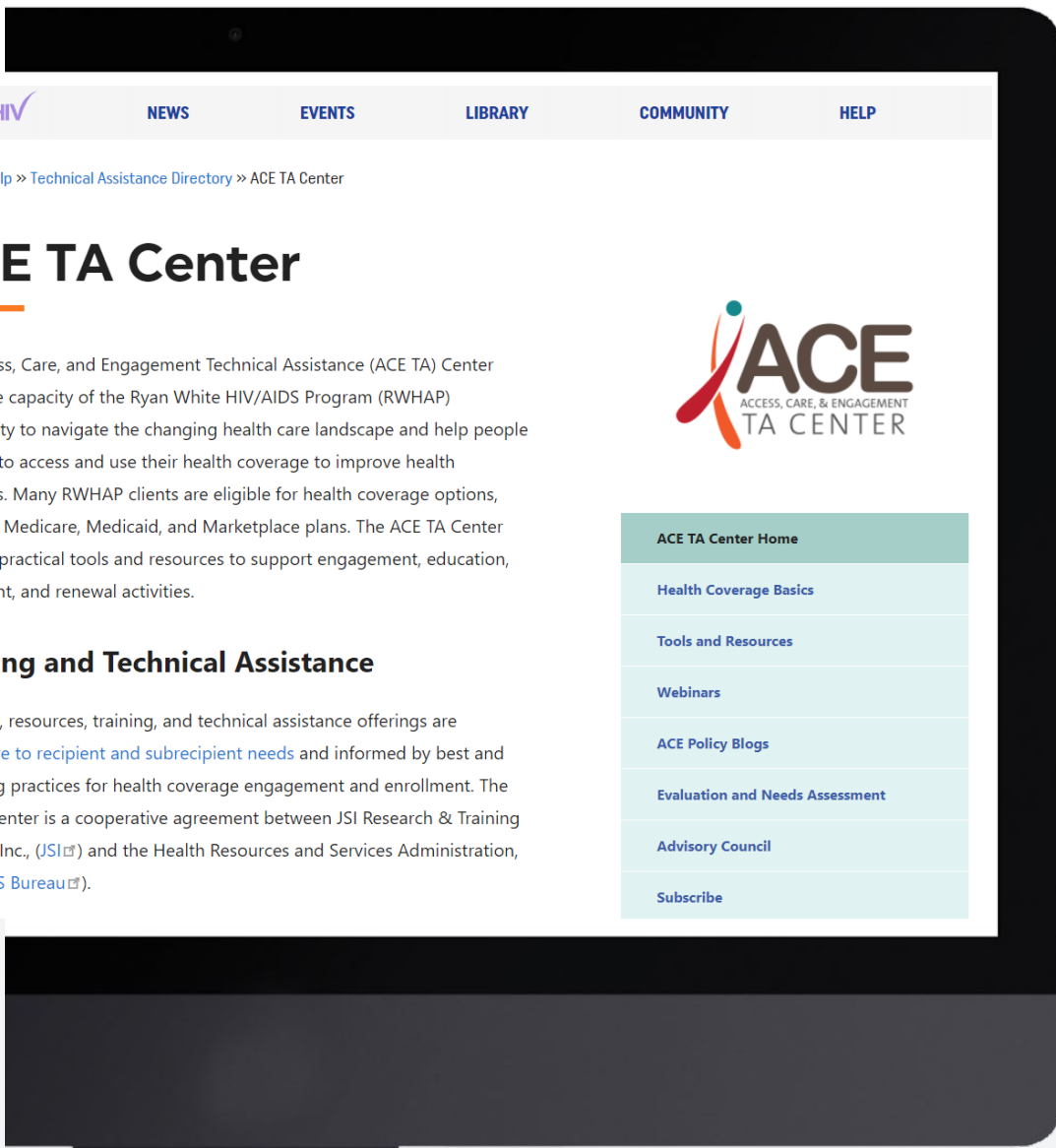
# How to ask questions

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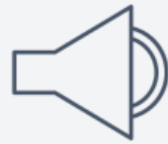
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# The ACE TA Center helps organizations:



## **Engage, enroll, and retain**

clients in health coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



## **Communicate with Ryan White HIV/AIDS Program (RWHAP) clients**

about how to stay enrolled and use health coverage to improve health care access, including through the use of Treatment as Prevention principles.



## **Improve the clarity**

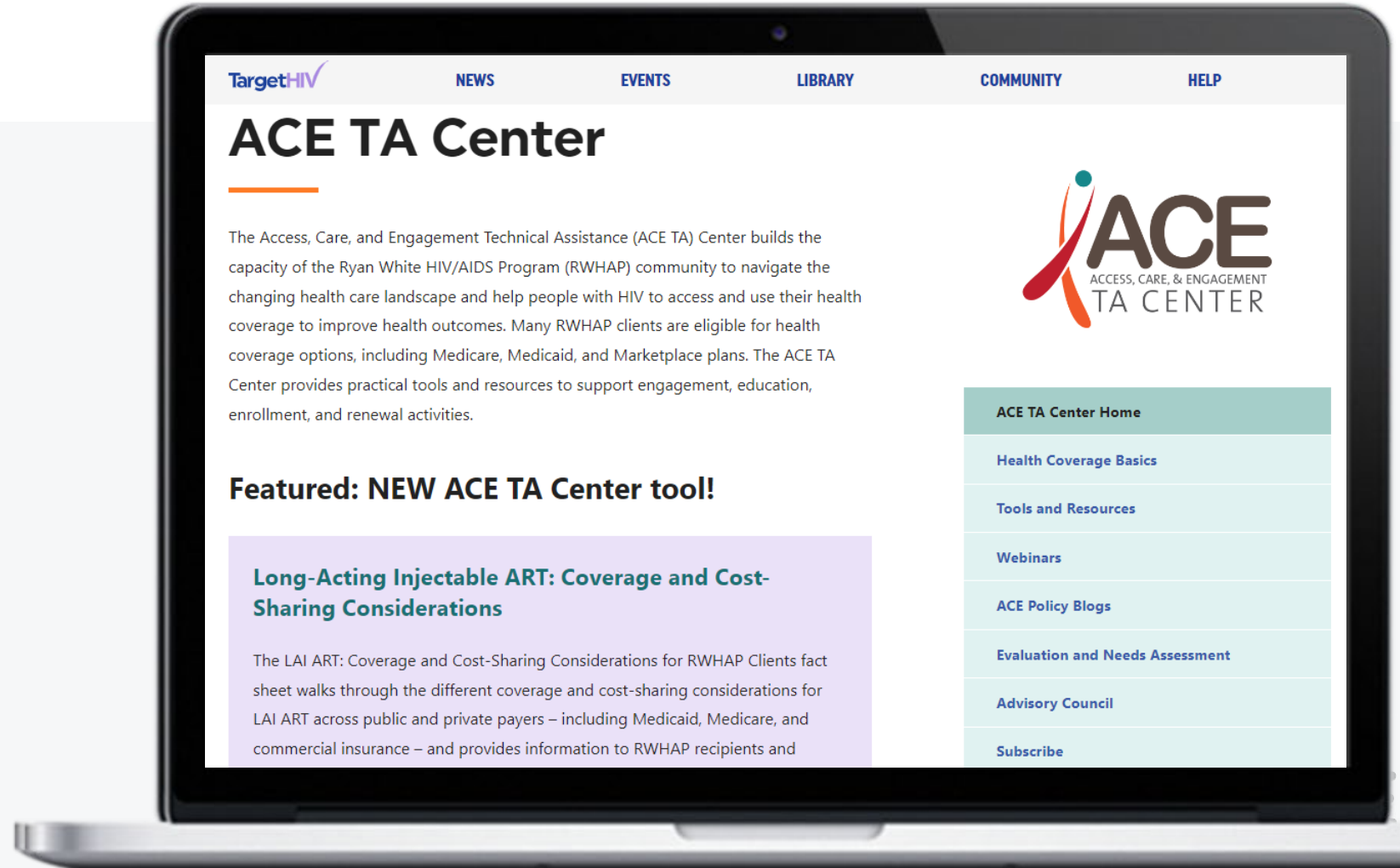
of their communication around health care access and health insurance.



- RWHAP program staff, including case managers
- RWHAP organizations (leaders and managers)
- RWHAP clients
- Navigators, State Health Insurance Assistance Programs (SHIP) counselors and other in-person assisters that help enroll RWHAP clients in health coverage

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# Roadmap for presentation



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# Today's presenters

**Molly  
Tasso**



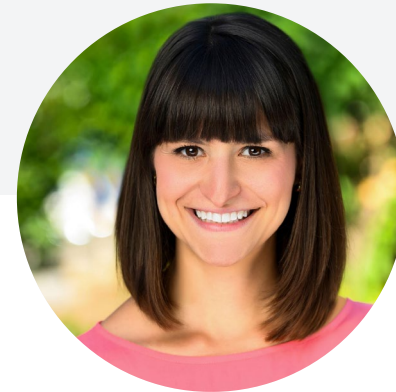
Project Director,  
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**Liesl  
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Senior Technical  
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**Michelle  
Dawson**



Lead Content  
Developer,  
ACE TA Center



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# Audience Poll #1

**How ready is your organization to assist clients with Medicare enrollment?**

- We are experts and we stay up-to-date on enrollment best practices.
- We have some experience and we partner with external enrollment specialists.
- We have some experience and we are building our in-house capacity.
- We have little experience and are exploring ways to improve.
- Other (chat in your response)

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# Audience Poll #2

**Are you working on building your in-house Medicare enrollment capacity? If so, what areas do you need help with?**

Let us know in the chat!

# Recap: Medicare basics



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# Recap: Part I

- In Part I, we covered:
  - The changing demographics of RWHAP clients
  - Medicare eligibility for people with HIV
  - The different parts of Medicare
  - Medicare prescription drug coverage for people with HIV
  - Medicare enrollment pathways
- View the recording at [targethiv.org/ace/webinars](https://targethiv.org/ace/webinars)

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# Primary criteria for Medicare eligibility




To enroll in Medicare, an individual must be a U.S. citizen or a legal resident for at least five years (with some exceptions).

## Three potential pathways:

- Age 65 or older
- Under 65 with a qualifying disability
- Have end stage renal disease

# Comparing coverage and costs

- The RWHAP, including ADAP, may help pay for Medicare premiums, deductibles, and copayments.
- Shop and compare Original Medicare and Medicare Advantage Plans at [www.medicare.gov](http://www.medicare.gov)

<b>Original Medicare</b> (Parts A and B)  	<b>Medicare Advantage</b> (also called Part C) 
<p><b>Includes:</b></p> <ul style="list-style-type: none"><li>▪ Part A (hospital insurance)</li><li>▪ Part B (medical insurance)</li></ul> <p><b>Clients can purchase:</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Part D (prescription drug coverage)</li><li><input type="checkbox"/> Supplemental coverage to help pay out-of-pocket costs—such as a Medicare Supplement Insurance (Medigap) policy</li></ul> <p><b>Plans administered by:</b></p> <ul style="list-style-type: none"><li>▪ The federal government</li></ul>	<p><b>Includes:</b></p> <ul style="list-style-type: none"><li>▪ Part A (hospital insurance)</li><li>▪ Part B (medical insurance)</li></ul> <p><b>Most plans include:</b></p> <ul style="list-style-type: none"><li>▪ Part D (prescription drug coverage)</li></ul> <p><b>Some plans also include:</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lower out-of-pocket costs</li><li><input type="checkbox"/> Extra benefits</li></ul> <p><b>Plans administered by:</b></p> <ul style="list-style-type: none"><li>▪ Private insurance companies that contract with the government</li></ul>



### Claiming Social Security Disability Insurance (SSDI) – under age 65

A person with SSDI will automatically qualify for Medicare after they have received SSDI payments for 24 months.



### Claiming Social Security Retirement Benefits – age 62 to 65

A person may claim Social Security retirement benefits as early as 62, and will be auto-enrolled into Medicare at 65.



### Initial Enrollment Period (IEP) - turning 65

3 months before they turn 65

The month they turn 65

3 months after they turn 65

65



### Special Enrollment Period (SEP) - age 65+

8 month window to apply after losing employer sponsored coverage.

Loss of employer coverage

8 MONTHS

SEP ends



### General Enrollment Period (GEP) - age 65+

Runs annually from January 1 to March 31 for those who missed the IEP.

JAN 1

FEB

MAR 31

# Overview of Medicare enrollment pathways

# Medicaid Unwinding Update





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# April 1, 2023: Medicaid continuous coverage requirement begins to unwind

- What can you do to help clients avoid gaps in coverage?
  - Make sure clients update their contact information with their state Medicaid agency.
  - Encourage clients to check their mail frequently for letters from their state Medicaid agency.
  - Help clients complete their Medicaid renewal form, if they receive one.
  - If a client is found ineligible for Medicaid, help them enroll into another form of health coverage (e.g. Medicare, Marketplace plan).

# Best practices and enrollment support



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# Best practices to support Medicare enrollment

- ✓ Ensure continuity of coverage
- ✓ Actively enroll
- ✓ Avoid penalties
- ✓ Provide one-on-one enrollment support

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## BEST PRACTICE #1: Ensure continuity of coverage

- Confirm with clients that their current providers accept Medicare:  
[medicare.gov/care-compare](https://www.medicare.gov/care-compare)
- Help clients compare Medicare drug plans in their area and choose one that covers their HIV medications and other non-HIV medications:  
[medicare.gov/plan-compare/](https://www.medicare.gov/plan-compare/)
- **Reminder:** The RWHAP, including ADAP, may help pay for Medicare premiums, deductibles, and copayments.

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## BEST PRACTICE #2: Actively enroll

- For clients who choose:
  - Original Medicare (Parts A and B), enroll through Social Security
  - Medicare Advantage, Medicare Part D (Rx Drug Plan), or Medigap, enroll through Medicare.gov
- Only a small subset of people are automatically enrolled in Medicare:
  - People already receiving Social Security retirement benefits
  - People receiving 24+ months of Social Security Disability Insurance (SSDI) benefits
  - People with ESRD or ALS

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## BEST PRACTICE #3: Avoid penalties

- Help clients enroll as soon as they are eligible to avoid late enrollment penalties and minimize gaps in coverage.
- Create EHR reminders or ask medical case managers to flag clients who:
  - Are approaching their 65<sup>th</sup> birthday
  - Will be receiving their 25<sup>th</sup> month of SSDI benefits

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## BEST PRACTICE #4: Provide one- on-one enrollment support

- Establish a relationship with your local State Health Insurance Assistance Program (SHIP): [shiphelp.org](http://shiphelp.org)
- Refer clients to SHIP for external Medicare enrollment support
- Support RWHAP staff to become trained SHIP counselors in order to build in-house enrollment capacity

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# State Health Insurance Assistance Programs (SHIP)

- State-based programs that provide **local and objective insurance counseling** and assistance to Medicare-eligible individuals, their families, and caregivers.
  - Review health or drug plan options
  - Explore financial assistance options
  - Explain how Medicare works with other types of health coverage
  - Help with complex issues such as dual eligibility for Medicaid and Medicare.
- Find your local SHIP: [shiphelp.org/about-medicare/regional-ship-location](https://shiphelp.org/about-medicare/regional-ship-location)



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# Train RWHAP staff as SHIP counselors

- **RWHAP and ADAP program staff are ideal SHIP counselors.**
  - They understand the eligibility requirements for both programs, the coverage needs of people with HIV, and state-specific programs.
- Training programs and certification requirements may vary by state.
  - Individual SHIP counselors must be associated with a SHIP-certified organization.
  - Contact your state health department for more information.

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# Audience Poll #3

## Is your organization connected with a SHIP counselor?

- Yes, we consult/work with a SHIP counselor to enroll our clients
- Yes, we refer our clients to a SHIP counselor
- No, we are not connected but working to do so.
- No, we are not aware there is a SHIP counselor in our area
- Other (chat in your response)

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# Audience Poll #4

**What are the top challenges at your organization related to Medicare enrollment and coverage? (Check all that apply.)**

- Determining whether clients are eligible for Medicare
- Assisting clients with deciding when to enroll
- Assisting clients who are eligible for both Medicare and Medicaid
- Helping clients transition to Medicare from another type of coverage
- Referring clients for external Medicare enrollment support
- Other (chat in your response)

# Enrollment challenges



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ENROLLMENT  
CHALLENGE #1:  
**Deferring  
enrollment  
without  
incurring  
penalties**

- **Make sure RWHAP clients enroll in Medicare Part A, B, and/or D when they are first eligible, unless they have a legitimate reason to defer, such as:**
  - Client is still working and has employer-sponsored insurance.
  - Client is eligible for a Medicare Savings Program.
  - Client has other creditable prescription drug coverage.
  - Client qualifies for the federal Extra Help program.

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ENROLLMENT  
CHALLENGE #1:  
**Deferring  
enrollment  
without  
incurring  
penalties**

- **Medicare Part A Penalty**
  - For people who don't qualify for premium-free Part A, pay an additional 10% on their monthly premium for twice the number of years they were eligible.
  - Can be avoided if they have employer-sponsored coverage.
- **Medicare Part B Penalty**
  - Pay an additional 10% for each year they were eligible **(a lifetime penalty!)**
  - Can be avoided if they have employer-sponsored coverage or qualify for a Medicare Savings Program.
  - If incurred prior to age 65, can be reset to \$0 during IEP at age 65.

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ENROLLMENT  
CHALLENGE #1:  
**Deferring  
enrollment  
without  
incurring  
penalties**

- **Medicare Part D Penalty**
  - Pay an additional 1% of a national benchmark amount for each full, uncovered month a person did not have Part D or other creditable coverage.
  - **This is also a lifetime penalty!**
  - Generally significantly smaller than Part A or B penalties and much easier to resolve
  - Can be avoided by having creditable prescription drug coverage or qualifying for the Extra Help program

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# Knowledge Check #1

**Which of the following is a legitimate reason to defer enrollment in Medicare Part B?**

- A. Having COBRA coverage
- B. Having employer-sponsored coverage
- C. Having retiree insurance
- D. All of the above



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ENROLLMENT  
CHALLENGE #2:

**Deferring  
enrollment if  
keeping  
employer  
coverage**

- If a client plans to keep employer-sponsored coverage, make sure they talk to their employer's Human Resources department first before deferring Medicare enrollment.
- Individuals on employer-sponsored insurance (through their own or a spouse's employer) can generally enroll into Part A and keep their employer-sponsored plan.
- A retiree plan or COBRA coverage is **NOT** considered qualifying coverage, and does not exempt an individual from the Part B late enrollment penalty.

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# Knowledge Check #2

**What steps should RWHAP clients take if they are considering deferring Medicare enrollment in favor of employer-sponsored insurance?**

- A. Contact their employer's Human Resources department to identify any potential conflicts
- B. Contact the Social Security Administration to confirm whether deferring Medicare Part B coverage will incur a penalty
- C. Time their Medicare Part B deferment during their Initial Enrollment Period
- D. All of the above

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ENROLLMENT  
CHALLENGE #3:

# Transitioning from Marketplace to Medicare

- **Enroll in Medicare when first eligible during Initial Enrollment Period (IEP)**
  - If a client missed the IEP, enroll through the next GEP, a Special Enrollment Period or equitable relief
- **Marketplace Termination:**
  - Marketplace coverage usually does NOT terminate automatically.
  - Clients will lose APTCs if they are:
    - Eligible for premium-free Medicare Part A and still enrolled in Marketplace coverage
    - Enrolled in Medicare Part A with a premium
  - Clients can keep APTCs if they are eligible for but not enrolled in Medicare Part A with a premium.

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ENROLLMENT  
CHALLENGE #3:

# Transitioning from Marketplace to Medicare

- **Encourage clients to do the following:**
  - Check mail frequently for notices from the Marketplace or Medicare.
  - Be aware of the start dates for their Medicare Part A, B, and D coverage before terminating Marketplace coverage, in order to avoid any coverage gaps.
  - Contact the Social Security office if they encounter any enrollment issues.

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# Knowledge Check #3

**True or false? Clients who are currently enrolled in Marketplace coverage will automatically be terminated from their plans once they enroll in Medicare coverage.**

- A. True
- B. False

# Financial help



# How the RWHAP can help

- RWHAP funds may be used to pay for Medicare premiums and cost sharing associated with Medicare Parts B, C, and D coverage:



- Outpatient/ambulatory health services (**Medicare Part B**)



- Prescription drug coverage (**Medicare Part D**) that includes at least one drug in each class of core antiretroviral therapeutics

- Note: RWHAP funds **cannot** be used to pay for Medicare Part A premiums, per [HRSA HAB PCN #18-01](#)

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# Tips for helping clients use RWHAP with Medicare coverage

- **Remind clients that ADAP is always the payor of last resort.**
  - For clients with Medicare Advantage or Medicare Part D deductibles, clients should direct pharmacies to bill their Medicare, not ADAP, in order to meet their deductible requirements.
- **Premium amounts can change throughout the year.**
  - To avoid coverage termination or accruing past due amounts, keep an eye out for notices in the mail about changes to their premiums so that RWHAP can help clients pay their premiums in full and on time.



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# Medicare Savings Programs (MSP) for dually eligible clients

- Federally-funded, **state-administered programs for low-income beneficiaries** that help pay for some or all of the enrollee's Medicare premiums and out-of-pocket expenses.
- Some dually eligible people will qualify.
- 4 types of MSPs (varies by state):
  - Qualified Medicare Beneficiary (QMB)
  - Specified Low-Income Medicare Beneficiary (SLMB)
  - Qualifying Individual (QI)
  - Qualified Disabled and Working Individuals (QDWI)

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# Extra Help Program: Part D Low- Income Subsidy (LIS)

- A federal program that helps individuals pay for **some or most of the out-of-pocket costs** associated with **Medicare Part D** prescription drug coverage.
- Individuals can qualify for either full or partial assistance depending on their income and assets.
- Enrolling in the Extra Help program will **eliminate any Medicare Part D late enrollment penalties** that an individual may have incurred.

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# Other sources of financial help

- **State Pharmaceutical Assistance Programs (SPAPs)** can help eligible people pay for their prescription drugs based on financial need, age, or medical condition.
- Some major drug manufacturers offer **Patient Assistance Programs (PAPs)**, which provide free or low-cost medications for people with Medicare drug coverage who meet certain requirements.
- **Programs of All-Inclusive Care for the Elderly (PACE)** are state-administered programs for dually eligible individuals who require a nursing home-level of care.

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# Other sources of financial help

- **Low-Income Newly Eligible Transition (LINET)** program provides temporary, sometimes retroactive, Part D coverage for those who were on Medicaid and are waiting for Part D to start.
- Other state and local resources, such as financial assistance programs through clinics, hospitals, and FQHCs.

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# Audience Poll #4

**What information would be most helpful for staff in your program to understand about dual eligibility for Medicaid and Medicare? Check all that apply.**

- Basics (eligibility criteria, benefits and coverage, etc.)
- Integrated care options
- Financial assistance programs
- Billing and payor requirements
- Role of RWHAP/ADAP
- State-level variations
- Other (chat in your response)

# Resource round-up



# ACE TA Center Medicare resources

**ACE TA CENTER MEDICARE TOOL**

## The Basics of Medicare for Ryan White HIV/AIDS Program Clients

Medicare is the federal health coverage program for people who are 65 or older and certain younger people with disabilities. Medicare is now the single largest source of federal funding for HIV/AIDS care in the U.S. Approximately one quarter of people with HIV who are in care get their health coverage through Medicare.<sup>1</sup>

Historically, most Medicare beneficiaries living with HIV have been under age 65 and qualified for Medicare because of a disability. However, there are more older adults living with HIV, and served by the RWHP, than ever before.

**60+** Of the more than half a million clients served by the RWHP, 44.4 percent are aged 50 years and older.<sup>2</sup>

### Medicare Beneficiaries Living with HIV<sup>2</sup>

- 79% are under age 65 and qualify due to disability (compared to 17% of Medicare beneficiaries overall)
- 21% are aged 65+ (63% of these clients became eligible based on age alone)
- 69% are dually eligible for Medicare and Medicaid
- not dually eligible

**Find the answers to these questions:**

1. What are the common Medicare eligibility pathways for people with HIV?
2. Learn about the different parts of Medicare, including their coverage and costs.
3. How can you support RWHP clients to enroll in Medicare?
4. How can the RWHP help clients with Medicare costs?

Refer to the Social Security Administration's Benefits Planner for more information: [www.ssa.gov/planners/disability](http://www.ssa.gov/planners/disability)

ACE TA CENTER | The Basics of Medicare for RWHP Clients Page 1

**ACE TA CENTER MEDICARE TOOL**

## Medicare Prescription Drug Coverage for Ryan White HIV/AIDS Program Clients

Medicare prescription drug coverage helps individuals pay for both brand-name and generic drugs, including HIV medications. Individuals can get Medicare prescription drug coverage in two ways:<sup>1</sup>

1. Purchasing a Medicare Part D prescription drug coverage plan to complement Original (also known as Traditional) Medicare.
2. Enrolling in a Medicare Advantage Plan, which includes prescription drug coverage.

However, if a Medicare enrollee is enrolled in Original Medicare and chooses not to enroll in drug coverage when they are first eligible, they will likely have to pay a late enrollment penalty. The penalty is in addition to their monthly premium for as long as they have a Medicare drug plan. Clients with creditable drug coverage should receive a written notice each September from their health plan. If clients are unsure, they should ask their health plan administrator for a copy of the notice.

**Find the answers to these questions:**

1. How do clients get Medicare prescription drug coverage?
2. Are clients required to enroll in Medicare prescription drug coverage?
3. Does Medicare cover HIV medications?
4. How can the RWHP, including its AIDS Drug Assistance Program (ADAP), help clients pay for Medicare prescription drug coverage?
5. What is the "donut hole" period for prescription drug coverage?

**Creditable prescription drug coverage** is prescription drug coverage that provides (i.e., pays for) at least as much as Medicare's standard prescription drug coverage when they who have other creditable prescription drug coverage when they apply for Medicare, such as through an employer, can generally keep that coverage without paying a penalty if they decide to enroll in a Part D plan later.<sup>2</sup>

### Standard Level of Coverage for All Medicare Drug Plans

All Medicare drug plans must provide a standard level of coverage set by Medicare, but may offer different combinations of coverage and cost sharing. Medicare drug plans may differ in the prescription drugs they cover, how much individuals have to pay, and which pharmacies they can use. For all diseases, plan formularies (the list of drugs a health insurance provider or plan covers) must include a minimum of two drugs in each drug class.

ACE TA CENTER | Medicare Prescription Drug Coverage for RWHP Clients Page 1

**ACE TA CENTER MEDICARE TOOL**

## How Medicare Enrollment Works

### Enrolling in Medicare Based on a Qualifying Disability

Individuals that are under 65 and qualify for Social Security Disability Insurance (SSDI) will be automatically enrolled in Medicare Part A and Part B after they receive disability benefits for 24 months. The beneficiary will still need to enroll in Part D prescription drug coverage and other supplemental coverage (for Original Medicare enrollees).

### Enrolling in Medicare at Age 65

Signing up for Medicare at age 65 requires proactive steps to avoid problems.

Individuals must have at least 40 quarters of work credits (which is equal to about 10 years of work) to qualify for Medicare Part A without having to pay a premium. People earn work credits when they work in a job and pay Social Security taxes. Learn more at [www.ssa.gov/planners/disability](http://www.ssa.gov/planners/disability).

- People who turn 65 without having the necessary work credits to qualify can sign up for Medicare Part A coverage, but they will have to pay premiums. They must also be a U.S. citizen or have been a permanent resident for at least five years.
- People can sign up for Medicare Part B at age 65 regardless of how many work credits they have.

**For individuals that have claimed Social Security benefits before their 65th birthday:**

- Enrollment in Medicare Parts A and B is automatic. Their Medicare card will arrive in the mail three months before their birthday and coverage begins the first day of the month in which they turn 65.

**For individuals that have not yet signed up for Social Security benefits, Medicare offers an initial Enrollment Period around their 65th birthday.**

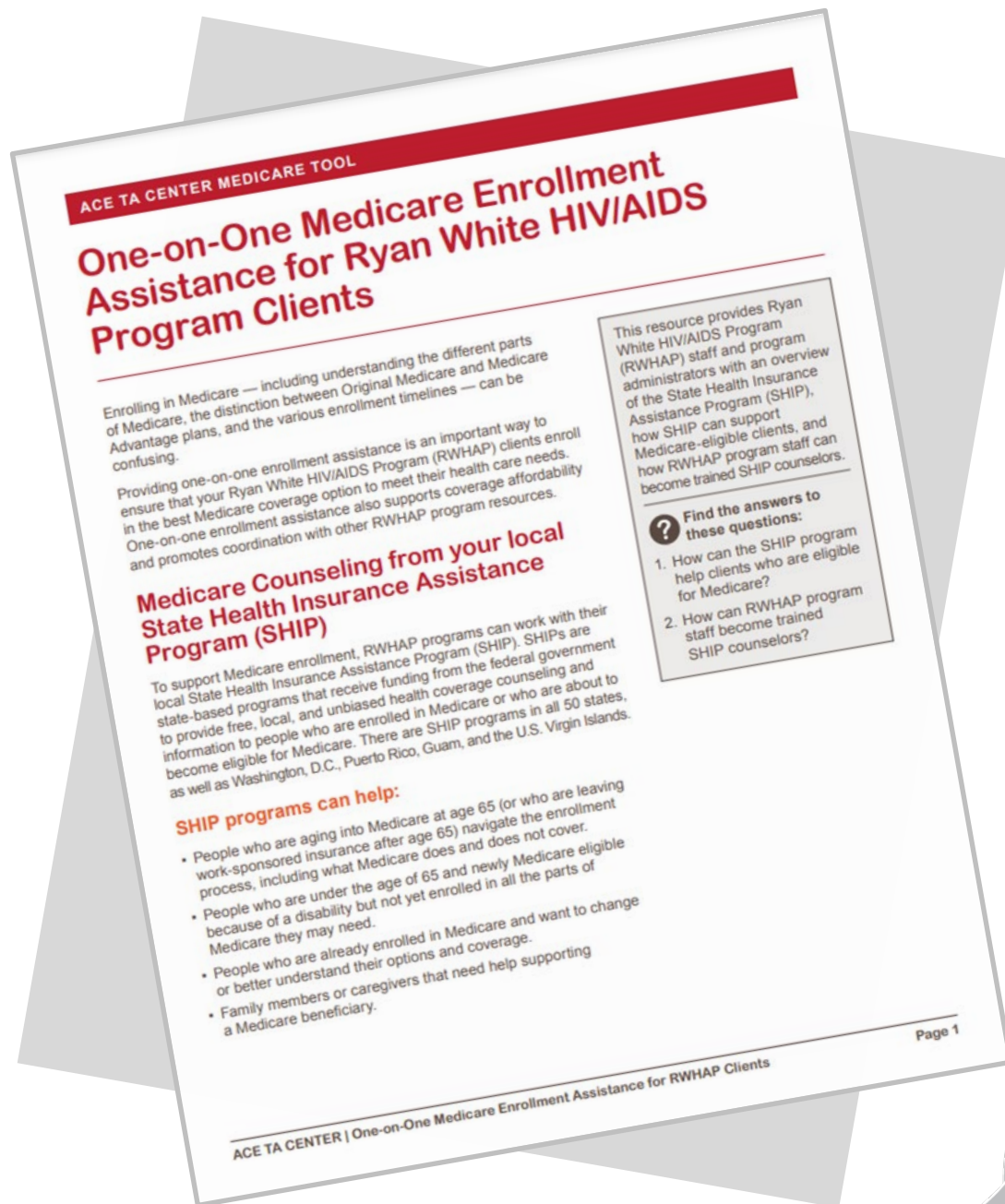
- They can sign up for Part A once their Initial Enrollment Period starts. But they can only sign up for Part B at specific times.
- If they miss the window to sign up for Part B, they will be subject to a late enrollment surcharge equal to 10 percent of the standard Part B premium for each 12 months of delay—a penalty that continues forever.

**Medicare Parts At-a-Glance**

- H Medicare Part A: Hospital coverage
- + Medicare Part B: Medical coverage
- DC Medicare Part D: Prescription drug coverage

ACE TA CENTER | How Medicare Enrollment Works Page 1

# Tool: One-on-One Medicare Enrollment Assistance



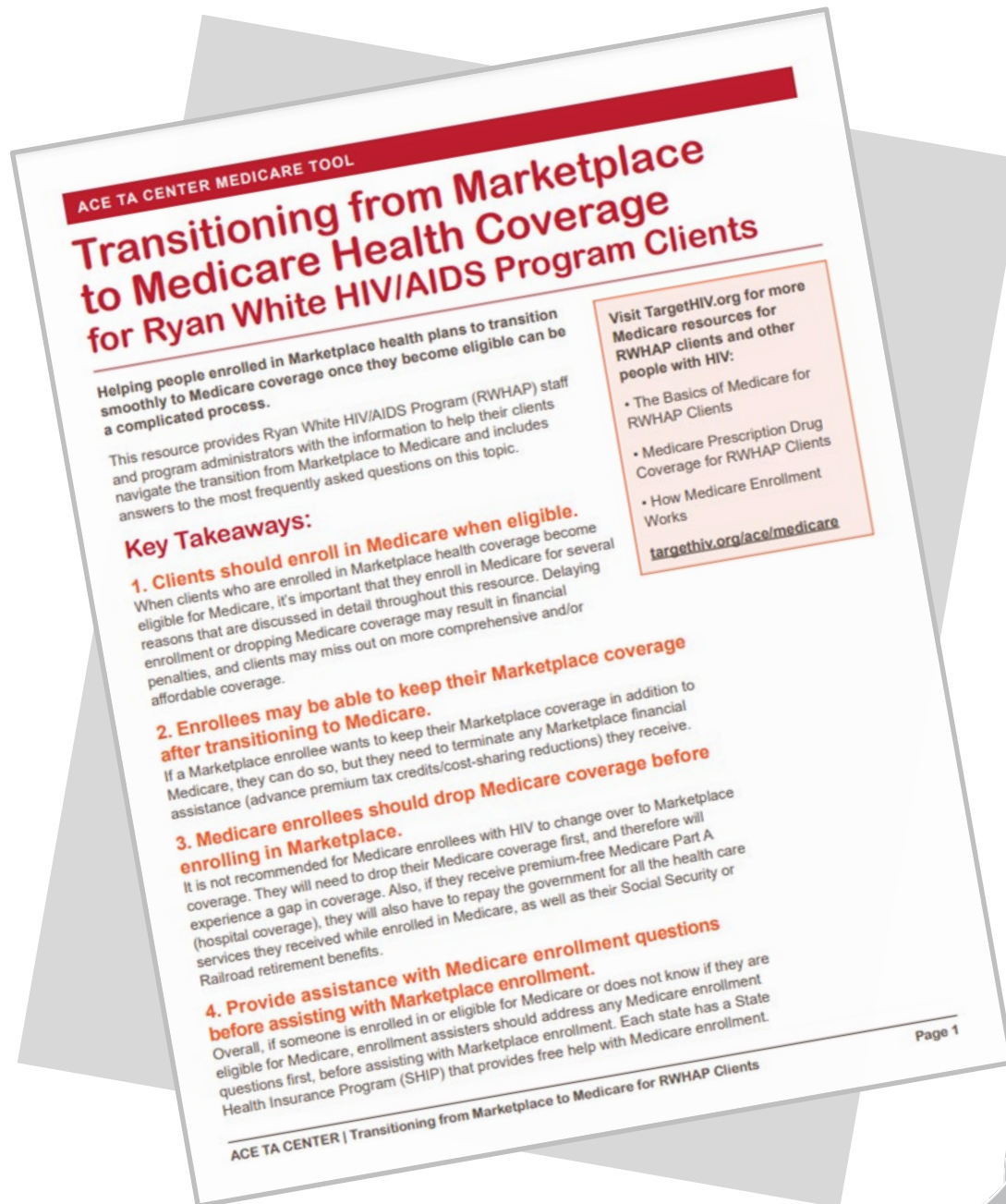
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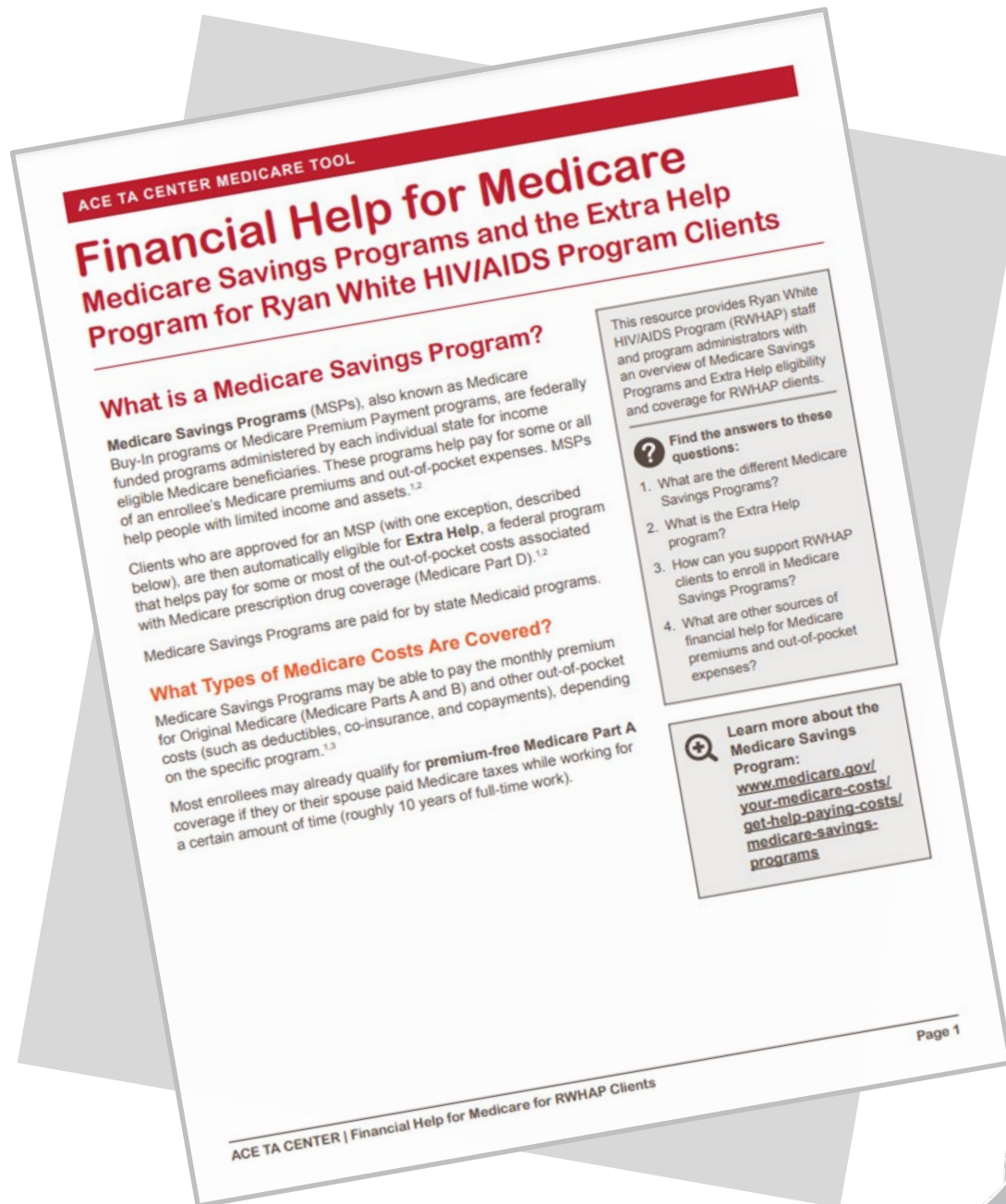


# Tool: Transitioning from Marketplace to Medicare

[targethiv.org/ace/medicare](https://targethiv.org/ace/medicare)



# Tool: Financial Help for Medicare



[targethiv.org/ace/medicare](http://targethiv.org/ace/medicare)



# Consumer Resource: The ABCDs of Medicare Coverage

**The ABCDs of Medicare Coverage**

Medicare is the federal health coverage program for people who are 65 or older and certain younger people with a qualifying disability.

HIV status alone doesn't usually qualify someone for Medicare. Talk to your case manager to learn more about Medicare. You can get help enrolling in Medicare, and once you are enrolled, the Ryan White HIV/AIDS Program (RWHAP) and its AIDS Drug Assistance Program (ADAP) may be able to help you pay for some out-of-pocket costs for Medicare coverage.

**Medicare is broken up into parts, and each one covers a different aspect of your care.**

- Part A (Hospital Coverage):** Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care services.
- Part B (Medical Coverage):** Covers services from doctors and other health care providers, preventive services, outpatient care, medications given by a physician, home health care, and some medical equipment.
- Part D (Prescription Drug Coverage):** Covers the costs of outpatient prescription drugs, including HIV medications.

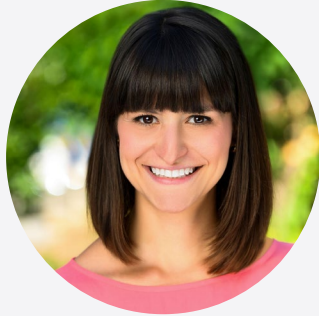
Visit [www.medicare.gov/eligibilitypremiumcalc](http://www.medicare.gov/eligibilitypremiumcalc) to see if you qualify for Medicare.

ACE TA Center | The ABCDs of Medicare Coverage | Page 1

[targethiv.org/ace/medicare](http://targethiv.org/ace/medicare)

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# Q&A Panelists



**Michelle**  
Dawson



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**Christine**  
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**Anne**  
Callachan

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# Join us for the series!

- Basics of Medicare Eligibility – on demand
- Medicare Enrollment and Coverage – today!
- **Medicaid 101 for RWHAP Recipients and Providers**  
February 14, 2:00-3:00 PM ET
- Medicaid-Medicare Dual Eligibility  
February 28, 2-3:30 PM ET



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