

The Medicare Plan Finder Open Enrollment

Harford County Department of Community Services
Office on Aging

First things first...

Medicare Open Enrollment is...

- October 15th through December 7
- Any changes during this time will become effective January 1
- Opportunity to change Prescription or Medicare Advantage Plans
- Married couples and/or dependents MUST do their own selections.
- Medicare's Plan Finder web address is:

www.medicare.gov

This is the only site that has Plan Finder. Make sure you are actually in the Medicare site!

Helpful information to have *before* logging in:

- Beneficiary's Medicare card (red, white and blue card)
- Full list of medications, including dosage, quantity and frequency
- Beneficiary's pharmacy of choice

*If you do not currently take any prescription medications, you will still want to complete Plan Finder to ensure that you will have coverage should you find that you need prescriptions in the next coverage year. Failing to enroll in a Part D plan can result in lifelong premium penalties.

The Medicare Plan Finder-Account Log In

Find a Medicare plan

https://www.medicare.gov/plan-compare/#/?lang=en&year=2020

Medicare.gov

Log in Español

Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

[Log in or Create Account](#)

[Continue without logging in](#)

FEEDBACK

New to Medicare?

Learn about your options & enroll in a plan.

[Learn more about options](#)

Qualify for a Special Enrollment Period?

Log in or create account to change your 2020 coverage.

[Log in or Create Account](#)

Log in to your account

No account? Get a more personalized experience - [create an account now.](#)



USERNAME

PASSWORD

[Trouble logging in?](#)

Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help

Why create an account? By creating an account, you will have access to saved prescription list, have the ability to see Medicare Summary Notices and print a new Medicare card if needed.

FEEDBACK

Create account

All fields required.

MEDICARE NUMBER

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None ▾

EMAIL ADDRESS (if you have one)

CONFIRM EMAIL ADDRESS

I don't have an email address

DATE OF BIRTH

Use the format MM/DD/YYYY

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

ZIP CODE OR CITY

PART A COVERAGE START DATE

[Where can I find my Part A start date?](#)

Month	Day	Year
<input type="text"/>	<input type="text" value="01"/>	<input type="text"/>

[Don't have Part A? Switch to Part B.](#)

By checking this box, you certify that the information listed above is true and complete to the best of your knowledge.

FEEDBACK

Create an account

All fields are required unless marked as optional.

USERNAME

SECRET QUESTION



SECRET ANSWER

PASSWORD

CONFIRM PASSWORD

Password Creation Guidelines

- Must be 8 to 16 characters long
- Must contain at least one letter
- Must contain at least one number
- Must also contain one or more of the following special characters: @ ! \$ % ^ * ()
- Must be different from the previous six (6) passwords
- Cannot contain your username
- Cannot contain your Medicare Number or SSN

Log in to your account

You successfully created an account.

You can start using your account now. You'll also get a confirmation letter in the mail within 10-14 days to the address on file with Social Security. If you're not sure which address is on file, contact [Social Security](#).

USERNAME

jand2013

PASSWORD

Log In

[Trouble signing in?](#)

By accessing this system, you agree to our Terms and Conditions. [Read more](#)

Need an account?

Create an account for a more personalized experience.

Create An Account

Medicare.gov

Log in

Español

Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

Log in or Create Account

[Continue without logging in](#)

If you choose not to create an account, you will select Continue without logging in to access the Plan Finder

FEEDBACK

New to Medicare?

Learn about your options & enroll in a plan.

Learn more about options

Qualify for a Special Enrollment Period?

Log in or create account to change your 2020 coverage.

Log in or Create Account

Answer a few quick questions

Jane Doe

Current coverage: Kaiser Permanente Medicare Advantage Value (HMO)

Plan ID: H2172-006-0

Effective: 01/07/18

Part A coverage starts: 02/01/17

Part B coverage starts: 02/01/17

Current subsidy: This information is visible only if you create an account.



What type of 2020 coverage are you looking for?

- Medicare Advantage Plan
- Drug plan (Part D)
- Drug plan (Part D) + Medigap policy
- Medigap policy
- I'm not sure. Learn more about Medicare coverage options.

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan (Part D). Outside Open Enrollment (October 15 - December 7) you can enroll only during specific times, like your Initial Enrollment Period or a Special Enrollment Period. [Learn more about when you can enroll.](#)

- I want to learn more about Medicare options before I see plans
- Medicare Advantage Plan
- Drug plan (Part D)

Adds drug coverage to Original Medicare.

- Drug plan (Part D) + Medigap policy
- Medigap policy only

ENTER YOUR ZIP CODE

ENTER YOUR ZIP CODE

Select your county

- 21015, Harford, MD

Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure
- I don't get help from any of these programs

FEEDBACK

Add your search preferences

Do you want to see your drug costs when you compare plans?

Yes

Great!

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

How do you normally fill your prescriptions?

Retail pharmacy

Mail order pharmacy

Both

You'll need to tell us the pharmacies you use most to get accurate drug costs.



Continue

Add your prescription drugs

Select your drugs from your recent prescriptions

This information is pulled from your Medicare prescription drug claims from the last year.



Kapvay 0.1mg

lisinopril (Zestoretic) 20mg



Microzide 25mg

Norvasc 10mg

Simvastatin 20mg

Synthroid 50mcg

Zinthromax 250mg

None of the above

Note: You do not need to include one time antibiotics, over the counter medications, vitamins or supplements onto your drug list. Your drug list should only include those prescription drugs that you take regularly.

Continue

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

- atorvastatin
- Afinitor
- Trecator
- Azor
- atovaquone
- atomoxetine
- Ativan

Add Drug

[Can't find your drug?](#)

Done Adding Drugs

If you did not create an account you will need to add each of your medications individually.

FEEDBACK

Tell us about this drug

Atorvastatin

Dosage

Quantity

Frequency

Add to My Drug List

Confirm your drug list

Amlodipine 5mg tablet generic	Quantity 30	Frequency Every month
Remove drug		Edit drug

Atorvastatin 40mg tablet generic	Quantity 30	Frequency Every month
Remove drug		Edit drug

Levothyroxine sodium 112mcg tablet generic	Quantity 90	Frequency Every month
Remove drug		Edit drug

Lisinopril 40mg tablet generic	Quantity 90	Frequency Every 3 months
Remove drug		Edit drug

Spironolactone 25mg tablet generic	Quantity 90	Frequency Every 3 months
Remove drug		Edit drug



Add Another Drug

Done Adding Drugs



Add your prescription drugs

Begin typing to find a drug

[Browse drugs A-Z](#)

[Continue to plans](#)

A generic is available

Lipitor has a lower cost generic version called **Atorvastatin**.

Would you like to add **Atorvastatin** to your list instead?

[Add Generic](#)

[Add brand instead](#)

Select pharmacies near you

Choose up to 5 pharmacies x +
https://www.medicare.gov/plan-compare/#/pharmacy?plan_type=PLAN_TYPE_PDP&fips=24025&zip=21015&year=202...

Medicare.gov

Log in

Español

[Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE

NAME OF PHARMACY (OPTIONAL)

Find Pharmacy

FEEDBACK

Mail Order Pharmacy × Done

Showing 1-10 of 41 pharmacies near 21015

Mail-order Pharmacy

Add both mail-order and retail pharmacies to find the lowest cost.

Pharmacy Added

1. Safeway Pharmacy #1652

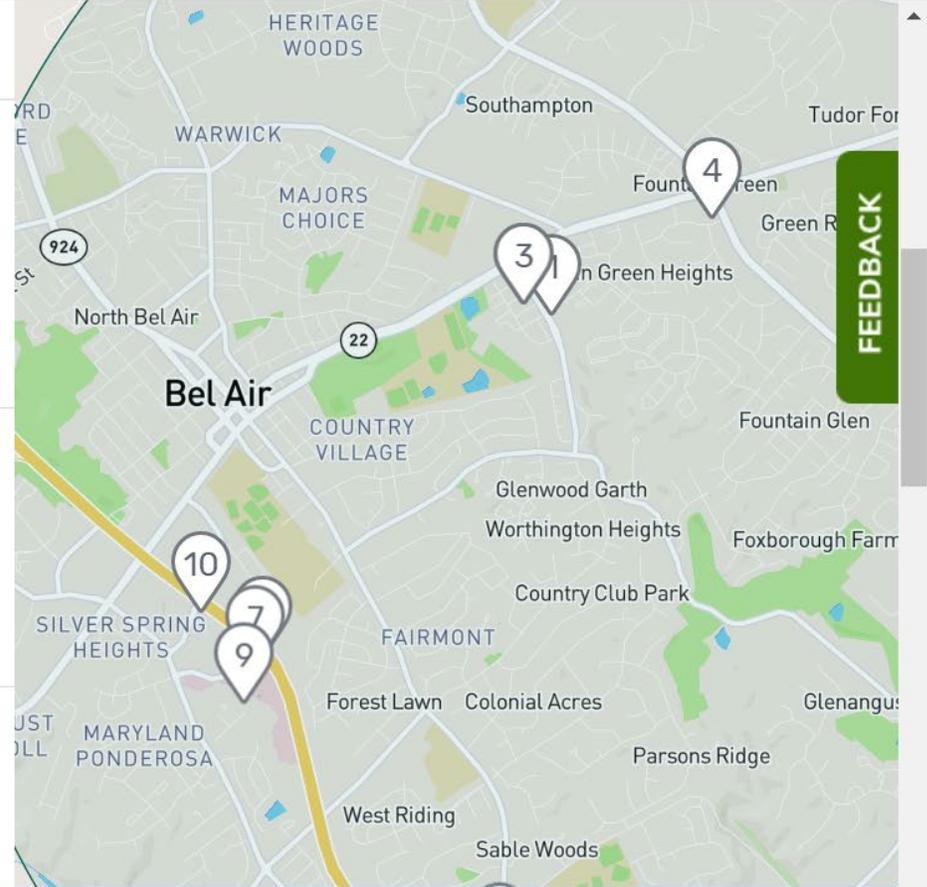
225 Brierhill Dr, Bel Air, MD 21015
(410) 420-2053

Add Pharmacy

2. Walgreens #12748

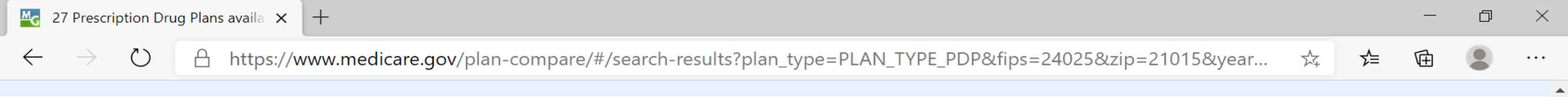
1201 E Churchville Rd, Bel Air, MD 21014
(410) 399-9691

Add Pharmacy



Mail Order Pharmacy [X] [] [] [] [] Done

Prescription Drug Plan (PDP) Search and Compare



27 Prescription Drug Plans available



Harford, MD [Change location](#)

[Edit your drugs & pharmacies](#)

Filter Plans

No filters selected

FEEDBACK

Showing 10 of 27 drug plans

SORT PLANS BY

Lowest drug + premium cost

WellCare Wellness Rx (PDP)

WellCare | Plan ID: S4802-174-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$13.30 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$39.90 Retail pharmacy: Estimated total drug + premium cost

PHARMACIES

2 of 2 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

WellCare Wellness Rx (PDP)

WellCare | Plan ID: S4802-174-0

Star rating: ★★☆☆☆

MONTHLY PREMIUM

\$13.30 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$39.90 Retail pharmacy: Estimated total drug + premium cost

\$39.90 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$435.00 Drug deductible

PHARMACIES

2 of 2 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

Enroll

Plan Details

Add to compare

FEEDBACK

Comparing 3 Prescription Drug plans

[Back to results](#)

WellCare Value Script (PDP) ✕
 Star rating: ★★☆☆☆
\$14.00
 Monthly premium
 \$415.00
 Yearly drug deductible
 Plan Details
 Enroll

EnvisionRxPlus (PDP) ✕
 Star rating: ★★☆☆☆
\$16.50
 Monthly premium
 \$365.00
 Yearly drug deductible
 Plan Details
 Enroll

Aetna Medicare Rx Select (PDP) ✕
 Star rating: ★★☆☆☆
\$17.20
 Monthly premium
 \$390.00
 Yearly drug deductible
 Plan Details
 Enroll

Overview

Premium	Total \$14.00	Total \$16.50	Total \$17.20
Deductible	Yearly drug deductible \$415.00	Yearly drug deductible \$365.00	Yearly drug deductible \$390.00

Drug coverage & costs

Drugs covered/Not covered	5 of 5 Prescription drugs covered Restrictions may apply	5 of 5 Prescription drugs covered Restrictions may apply	5 of 5 Prescription drugs covered Restrictions may apply
Estimated yearly drug costs	WALGREENS #7357 ✓ In-network \$39.48	WALGREENS #7357 ✓ In-network \$123.90	WALGREENS #7357 ✗ Out-of-network \$1,321.38

Premium	Total \$14.00	Total \$16.50	Total \$17.20
Deductible	Yearly drug deductible \$415.00	Yearly drug deductible \$365.00	Yearly drug deductible \$390.00

Drug coverage & costs

Drugs covered/Not covered	5 of 5 Prescription drugs covered Restrictions may apply.	5 of 5 Prescription drugs covered Restrictions may apply.	5 of 5 Prescription drugs covered Restrictions may apply.
Estimated yearly drug costs	WALGREENS #7357 ✓ In-network \$39.48 Mail order pharmacy ✓ In-network \$36.44	WALGREENS #7357 ✓ In-network \$123.90 Mail order pharmacy ✓ In-network \$189.37	WALGREENS #7357 ✗ Out-of-network \$1,321.38 Mail order pharmacy ✓ In-network \$20.56

WellCare Value Script (PDP) ✕

Plan Details

Enroll

EnvisionRxPlus (PDP) ✕

Plan Details

Enroll

Aetna Medicare Rx Select (PDP) ✕

Plan Details

Enroll

Medicare Advantage (MA) Search and Compare

Jane Doe

Current coverage: Kaiser Permanente Medicare Advantage Value (HMO)
Plan ID: H2172-006-0
Effective: 01/07/18
Part A coverage starts: 02/01/17
Part B coverage starts: 02/01/17
Current subsidy: None

What type of 2020 coverage are you looking for?



Medicare Advantage Plan

Bundles all Medicare health benefits (with or without drug coverage) plus extra services - like hearing or dental.

Drug plan (Part D)

Drug plan (Part D) + Medigap policy

Medigap policy

I'm not sure. [Learn more about Medicare plan options.](#)

ENTER YOUR ZIP CODE

02116 Suffolk County, Boston MA

Your date of birth: 04/05/1954

Great! You're still within your Initial Enrollment Period.

Comparing 3 Medicare Advantage plans

[Back to results](#)

Cigna-HealthSpring Preferred (HMO) ✕

Star rating: Coming Soon

\$59.00
Medicare Advantage
and drug monthly
premium

\$0 **Health plan deductible**
\$280.00 **Drug plan deductible**
\$5,190.00 **Out-of-pocket max**

[Plan
Details](#)

Open Enrollment starts October
15

Kaiser Permanente Medicare Advantage w/o Part D (HMO) ✕

Star rating: Coming Soon

\$30.00
Medicare Advantage
and drug monthly
premium

\$0 **Health plan deductible**
\$0.00 **Drug plan deductible**
\$6,594.00 **Out-of-pocket max**

[Plan
Details](#)

Open Enrollment starts October
15

Kaiser Permanente Medicare Advantage Standard MD (HMO) ✕

Star rating: Coming Soon

\$28.00
Medicare Advantage
and drug monthly
premium

\$0 **Health plan deductible**
\$0.00 **Drug plan deductible**
\$3,894.00 **Out-of-pocket max**

[Plan
Details](#)

Open Enrollment starts October
15

	Cigna HealthSpring Preferred (HMO)	Kaiser Permanente Medicare Advantage w/o Part D (HMO)	Kaiser Permanente Medicare Advantage Standard(HMO)
Premium	Health premium \$46.80 Drug premium \$12.20 Part B premium \$135.50	Health premium \$30.00 Drug premium \$0.00 Part B premium \$135.50	Health premium \$0.00 Drug premium \$28.00 Part B premium \$135.50
Deductible	Health plan deductible \$0 Drug plan deductible \$280.00	Health plan deductible \$0 Drug plan deductible \$0.00	Health plan deductible \$0 Drug plan deductible \$0.00
Out-of-pocket max	\$5,190.00	\$6,594.00	\$3,894.00
Plan features	<ul style="list-style-type: none"> ✗ Vision ✗ Dental ✓ Hearing ✓ Transportation ✓ Fitness benefits View additional benefits	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✓ Transportation ✓ Fitness benefits View additional benefits	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✓ Transportation ✓ Fitness benefits View additional benefits

Cigna HealthSpring
Preferred (HMO)

Kaiser Permanente
Medicare Advantage
w/o Part D (HMO)

Kaiser Permanente
Medicare Advantage
Standard(HMO)

Benefits & costs

Doctor services	Primary doctor visit \$10 per visit Specialist visit \$35 per visit	Primary doctor visit \$10 per visit Specialist visit \$40 per visit	Primary doctor visit \$5 per visit Specialist visit \$50 per visit
Tests, labs, & imaging	Diagnostic tests & procedures ✓ \$0 copay Lab services \$0 copay Diagnostic radiology services (like MRI) \$100 Outpatient x-rays \$10 Emergency care \$90 per visit (always covered) Urgent care \$35 per visit (always covered)	Diagnostic tests & procedures ✓ \$0 copay Lab services \$0 copay Diagnostic radiology services (like MRI) \$150 Outpatient x-rays \$15 Emergency care \$90 per visit (always covered) Urgent care \$40 per visit (always covered)	Diagnostic tests & procedures ✓ \$0-50 Lab services \$0 copay Diagnostic radiology services (like MRI) \$0-200 Outpatient x-rays \$40 Emergency care \$90 per visit (always covered) Urgent care \$50 per visit (always covered)

	Cigna HealthSpring Preferred (HMO)	Kaiser Permanente Medicare Advantage w/o Part D (HMO)	Kaiser Permanente Medicare Advantage Standard(HMO)
Hospital services	<p>Inpatient hospital coverage \$225 per day for days 1 through 5 \$0 per day for days 6 through 90</p> <p>Outpatient hospital coverage \$200 per visit</p>	<p>Inpatient hospital coverage \$250 per day for days 1 through 5 \$0 per day for days 6 through 90</p> <p>Outpatient hospital coverage \$250 per visit</p>	<p>Inpatient hospital coverage \$390 per day for days 1 through 5 \$0 per day for days 6 through 90</p> <p>Outpatient hospital coverage \$0-400 per visit</p>
Preventive services	\$0 copay	\$0 copay	\$0 copay

Extra benefits

Hearing aids	Not covered	Not covered	Not covered
Preventive dental (like oral exams and cleanings)	Covered under office visit	Covered under office visit	Not covered
Comprehensive dental (like root canal and implants)	\$0-55	\$0-55	Not covered
Eyeglasses (frames & lenses)	\$0 copay	\$0 copay	Not covered
Wellness programs (like fitness & nursing hotline)	Covered	Covered	Covered

	Cigna HealthSpring Preferred (HMO)	Kaiser Permanente Medicare Advantage w/o Part D (HMO)	Kaiser Permanente Medicare Advantage Standard(HMO)
Transportation	\$0 copay	\$0 copay	Not covered
Skilled nursing facility	\$0 per day for days 1 through 20 \$150 per day for days 21 through 100	\$0 per day for days 1 through 20 \$160 per day for days 21 through 100	\$0 per day for days 1 through 20 \$178 per day for days 21 through 100
Durable medical equipment (like wheelchairs & oxygen)	20% per item	20% per item	20% per item
Diabetes supplies	\$0 copay	\$0 copay	0-20% per item

Drug coverage & costs

Drugs covered/Not covered	5 of 5 Prescription drugs covered Restrictions may apply.	5 of 5 Prescription drugs covered Restrictions may apply.	5 of 5 Prescription drugs covered Restrictions may apply.
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Cigna HealthSpring
Preferred (HMO)

Kaiser Permanente
Medicare Advantage
w/o Part D (HMO)

Kaiser Permanente
Medicare Advantage
Standard(HMO)

Estimated yearly drug costs

WALGREENS #7357

✗ Out-of-network
\$5,691.06

Mail order pharmacy

✗ Out-of-network
\$1,053.80

WALGREENS #7357

✓ Standard in-network
\$633.72

Mail order pharmacy

✓ Standard in-network
\$681.84

WALGREENS #7357

✓ Preferred in-network
\$122.56

Mail order pharmacy

✓ Standard in-network
\$282.76

**Kaiser Permanente
Medicare Advantage
w/o Part D (HMO)** ✗

Plan
Details

Open Enrollment starts October
15

**Kaiser Permanente
Medicare Advantage
Standard MD (HMO)** ✗

Plan
Details

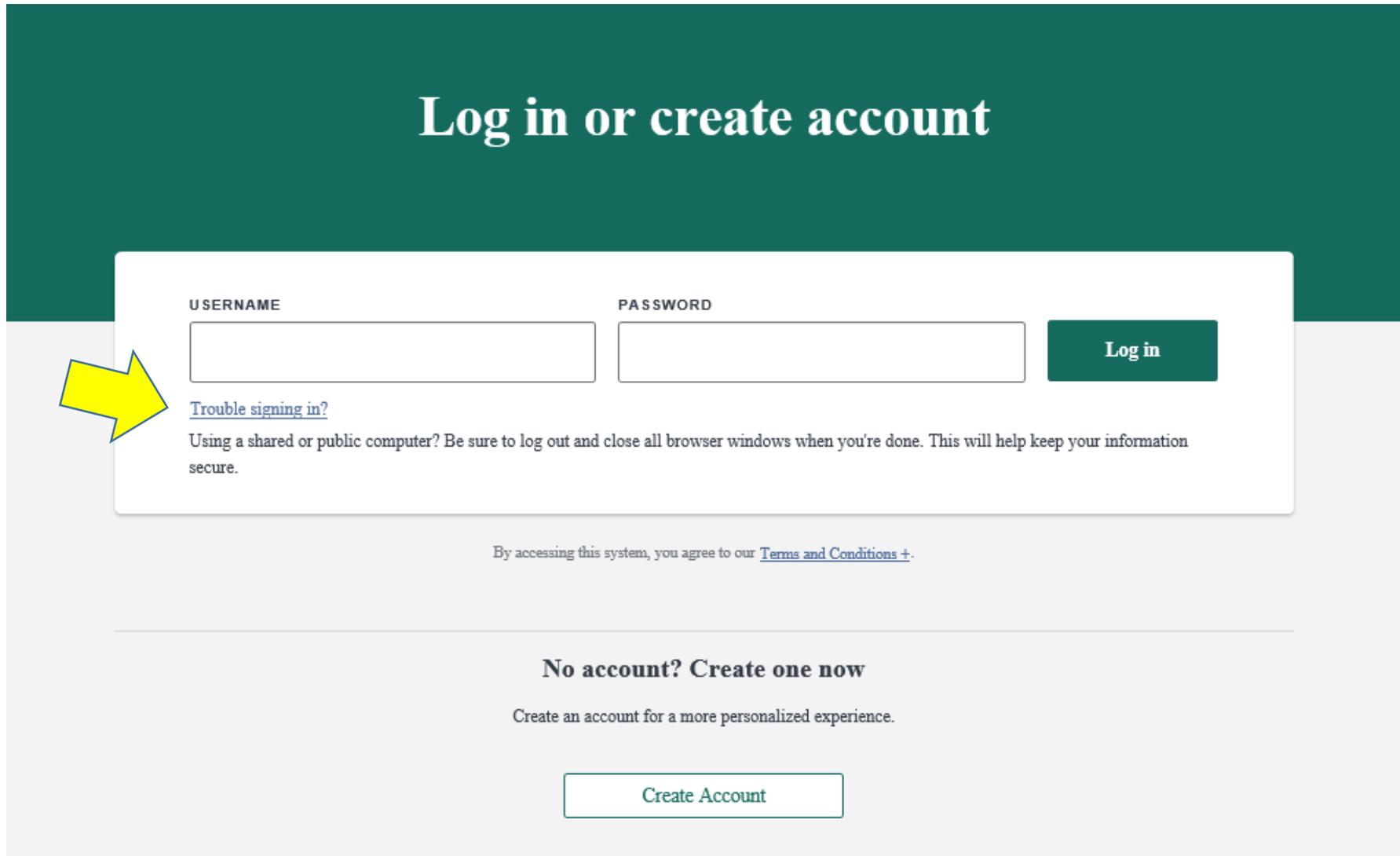
Open Enrollment starts October
15

**Cigna-HealthSpring
Preferred (HMO)** ✗

Plan
Details

Open Enrollment starts October
15

Username and Password recovery on MyMedicare or Medicare Plan Finder



Log in or create account

USERNAME

PASSWORD

Log in

[Trouble signing in?](#)

Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

By accessing this system, you agree to our [Terms and Conditions](#) +.

No account? Create one now

Create an account for a more personalized experience.

Create Account

Trouble logging in?

What are you having trouble with?

- [Forgot Username](#)
- [Forgot Password](#)
- [Forgot Username and Password](#)

Are you unsure of whether you have an account?

- [Verify Your Account Access](#)

[Return to MyMedicare.gov](#)

Forgot username

Step 1 of 2: Enter Your Information

All fields required.

MEDICARE NUMBER [Info](#)

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None

DATE OF BIRTH

Month

Day

Year

PROVE YOU'RE NOT A ROBOT

Type the last 3 numbers of 116783?

Continue

Back

Step 2 of 2: Username Reminder

Your MyMedicare.gov user name is **MightyMouse**

Return to [MyMedicare.gov](#) to sign in.

Forgot password

Step 1 of 4: Enter Your Information

All fields required.

MEDICARE NUMBER [Info](#)

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None

DATE OF BIRTH

Month

Day

Year

Username [Info](#)

PROVE YOU'RE NOT A ROBOT

Type the first and last number of 263?

Continue

Back

Step 2 of 4: Answer Secret Question

All fields required.

Secret Question [Info](#)

In what city did you first meet your spouse?

SECRET ANSWER

Continue

Cancel

Note: If you do not have or remember the correct answer, and make three (3) incorrect attempts, your account will be locked out and you will not be able to access MyMedicare.gov until you complete the registration process.

Forgot password

Step 3 of 4: Change Password

Please update your password using following the [password creation guidelines](#).

All fields required.

NEW PASSWORD

CONFIRM NEW PASSWORD

Continue

Cancel

Password Creation Guidelines

- Must be 8 to 16 characters long
- Must contain at least one letter
- Must contain at least one number
- Must also contain one or more of the following special characters: @ ! \$ % ^ * ()
- Must be different from the previous six (6) passwords
- Cannot contain your username
- Cannot contain your Medicare Number or SSN

Forgot username and password

Step 1 of 5: Enter Your Information

All fields required.

MEDICARE NUMBER [Info](#)

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None

DATE OF BIRTH

Month

Day

Year

PROVE YOU'RE NOT A ROBOT

What color is the purple pen?

Continue

Back

Step 2 of 5: Username Reminder

Your MyMedicare.gov Username is **MightyMouse**

Please note your MyMedicare.gov username for your records, so that you may visit MyMedicare.gov often.

Continue on to the Forgot Password process in order to change your password.

Continue

Cancel

Forgot username and password

Step 3 of 5: Answer Secret Question

All fields required.

Secret Question [Info](#)

In what city did you first meet your spouse?

SECRET ANSWER

Continue

Cancel

Note: If you do not have or remember the correct answer, and make three (3) incorrect attempts, your account will be locked out and you will not be able to access MyMedicare.gov until you complete the registration process.

Step 4 of 5: Change Password

Please update your password using following the [password creation guidelines](#).

All fields required.

NEW PASSWORD

CONFIRM NEW PASSWORD

Continue

Cancel

Verify account access

Step 1 of 2: Enter Your Information

All fields required.

MEDICARE NUMBER [Info](#)

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None

DATE OF BIRTH

Month

Day

Year

PROVE YOU'RE NOT A ROBOT

Type the last 2 numbers of 9953925?

Continue

Back

Step 2 of 2: Registration Status

You have previously enrolled in MyMedicare.gov.

You registered on **07/11/2019**.

You were registered by **Beneficiary (Self)**.

Your MyMedicare.gov user name is **MightyMouse**

Please note your MyMedicare.gov username for your records, so that you may visit MyMedicare.gov often.

Return to [MyMedicare.gov](#) to sign in.

Informed Shopping ...

- Review plan details for:
 - Cost of monthly premium, amount of deductible, and if medications are covered. Pharmacies selected are preferred or standard.
- You can compare up to 3 plans at a time, and this process can be done multiple times by selecting different plans.

As we leave Plan Finder...

- *Although one can enroll in the plan of choice by clicking the enroll button, we recommend reviewing the print out of compared plans carefully before making a decision.*
- Contact the plan using the numbers provided to review their offerings.
- Enrollment can be completed by:
 - Contacting the plan directly by phone, or
 - Medicare Plan Finder using your Username and Password at a later date, or
 - Calling 1-800-MEDICARE.
- **REMEMBER! OPEN ENROLLMENT ENDS ON DECEMBER 7TH SO IT IS IMPORTANT TO COMPLETE ENROLLMENT BEFORE THAT DATE. ENROLLMENT WILL BECOME EFFECTIVE JANUARY 1**

NOTE: The costs of drug co-pays are estimated, based on drug prices at the beginning of October, and are subject to change.

Assistance for Low- Income Individuals

Assistance for Low-Income Individuals

Medicare Savings Programs (MSPs): Eligibility and Coverage (2019)

Type of MSP	Financial Eligibility*	Effective Date of MSP Enrollment	Benefits Covered by the MSP
Qualified Medicare Beneficiary (QMB)	<p><u>Monthly Income**:</u> (at or below 100% FPL/+ \$20 income disregard per household) \$1,041/\$1,061 if single \$1,410/\$1,430 if married</p> <p><u>Alaska</u> \$1,300/\$1,320 if single \$1,761/\$1,781 if married</p> <p><u>Hawaii</u> \$1,199/\$1,219 if single \$1,622/\$1,642 if married</p> <p><u>Resources^:</u> \$7,730 if single, \$11,600 if married</p>	The first of the month following the month eligibility is documented.	<ul style="list-style-type: none"> -- Part A hospital deductible (\$1,364/per benefit period) -- Part A hospital copays: days 61-90 (\$341 daily), days 91-150 (\$682 daily) -- Part A SNF copays: days 21-100 (\$170.50 daily) -- Part A monthly premium (up to \$437) -- Part B annual deductible (\$185) -- Part B monthly premium (\$135.50) -- Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,249/\$1,269 if single \$1,691/\$1,711 if married</p> <p><u>Alaska:</u> \$1,560/\$1,580 if single \$2,113/\$2,133 if married</p> <p><u>Hawaii:</u> \$1,438/\$1,458 if single \$1,946/\$1,966 if married</p> <p><u>Resources^:</u></p>	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Part B monthly premium (\$135.50)
	<p><u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,406/\$1,426 if single \$1,903/\$1,923 if married</p>	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Part B monthly premium (\$135.50)

Qualifying Individual (QI)	<u>Alaska:</u> \$1,755/\$1,775 if single \$2,378/\$2,398 if married <u>Hawaii:</u> \$1,618/\$1,638 if single \$2,190/\$2,210 if married <u>Resources^:</u> \$7,730 if single, \$11,600 if married		
Qualified Disabled Working Individual (QDWI)	<u>Monthly Income:</u> \$4,249 if single*** \$5,722 if married*** <u>Alaska:</u> \$5,285 if single \$7,129 if married <u>Hawaii:</u> \$4,879 if single \$6,572 if married <u>Resources:</u> \$4,000 if single, \$6,000 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Medicare Part A monthly premium up to \$437/month in 2019 (for people with Medicare who are under age 65, disabled, and no longer qualify for free Medicare Part A or Medicaid because they returned to work and their income exceeds the limit)

Notes

* States can apply more liberal income and resource eligibility criteria. Check with your state Medicaid agency.

**Income limits, as per CMS guidance, are rounded up to the next dollar. States may disregard other income aside from the standard \$20 general exclusion.

***QDWI income thresholds include other earned income disregards.

^ Resources do not include \$1,500 per person burial allowance. States vary on how they count this resource; see [our burial disregard fact sheet](#) for more information.

All figures in this chart are derived from <https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html>.

FRAUD AND OTHER MISLEADING INFORMATION

The screenshot shows a Google search for "Medicare" with several search results and a Wikipedia entry. Annotations include:

- Says "AD"**: A blue arrow pointing to the first search result: "Medicare Enrollment 2017 - You May be Eligible to Enroll".
- Paid ad**: A blue arrow pointing to the second search result: "Mutual of Omaha Medicare Plans - Supplemental Health Insurance".
- Not ".gov"**: A blue arrow pointing to the third search result: "Medicare Part D Plans".
- Click Here!**: A blue box with a white arrow pointing to the official Medicare.gov link.

Search results include:

- Medicare Enrollment 2017 - You May be Eligible to Enroll (www.medicare2017.org/medicare) (844) 357-4513
- Mutual of Omaha Medicare Plans - Supplemental Health Insurance (www.mutualofomahamedicareplans.com/SeniorHealth/MedicarePlans)
- Medicare Part D Plans (www.medicaresolutions.com/)
- 2017 Medicare Supplement Plans - Compare Top 10 Plans Online (www.medicare-plans.online/supplement)
- Medicare.gov: the official U.S. government site for Medicare (https://www.medicare.gov/)

Wikipedia entry: Medicare United States. In the United States, Medicare is a single-payer, national social insurance program administered by the U.S. federal government since 1966, currently using about 30-50 private insurance companies across ...

Search results about: Centers for Medicare and Medicaid Services. The Centers for Medicare & Medicaid Services, previously known as the Health Care Financing ...

Watch for scams / misleading companies!

There are many things that present like Medicare that are not Medicare!

COMMERCIALS

NOT Medicare

Link:

<https://www.ispot.tv/ad/Auif/medicare-coverage-helpline-extra-benefits>

Actual Medicare

Link: <https://www.youtube.com/watch?v=nXEAK0TbL9Q>

QUESTION TO ASK:

Is the source of information trying to sell something or inform about something?

Fraud: Marketing Schemes

* Summarized from www.SMPResource.org

Guidelines are in place to limit the ability of providers and suppliers to market equipment and supplies directly to beneficiaries. These marketing guidelines prohibit unsolicited direct contact with beneficiaries. Marketing of Medicare-covered items can only take place under one or more of the following three circumstances:

- The beneficiary has given written permission to be contacted
- The supplier is contacting the beneficiary about an item already provided
- The supplier has furnished one Medicare-covered item within the previous 15 months

The cost...

- Medicare loses an estimated 60 billion dollars each year due to fraud, errors, and abuse.
- Approximately 250,000 beneficiaries are listed as having their medical identity compromised through stolen or misused Medicare numbers.
 - NEW in April 2018: Medicare will be issuing new cards that do not utilize beneficiaries' Social Security numbers.

Senior Medicare Patrol (SMP)

PREVENT – DETECT – REPORT

Adapted from page 3 of the "SMP Foundations Training Manual".

We are the first line of defense!

- **EDUCATE!**

- Inform your clients about what scams look like
 - Soliciting phone calls asking for private information.
 - Solution: Hang up!
 - Unknown persons soliciting in senior housing or community settings.
 - Solution: NEVER disclose information to people going “door-to-door”
 - REMEMBER the 3 rules that govern Marketing for Medicare services:
 - The beneficiary has given written permission to be contacted
 - The supplier is contacting the beneficiary about an item already provided
 - The supplier has furnished one Medicare-covered item within the previous 15 months

- **EMPOWER!**

- Encourage beneficiaries to review their statements regularly and report any charges for services they did not receive.
- Provide contacts to report abuse, such as Senior Medicare Patrol (SMP), Office of Inspector General (OIG), and CMS (Centers for Medicare and Medicaid Services). See slide 42 contact information.

Helpful links and contacts:

MEDICARE

www.medicare.gov

Ph: 1-800-Medicare

- Use Plan Finder, explore many helpful tools regarding Medicare

DEPT. OF HUMAN RESOURCES / DEPT. OF SOCIAL SERVICES

<https://mydhrbenefits.dhr.state.md.us/dashboardclient/#/home>

Ph: 410-836-4700 (Harford County DSS)

- Apply for Medicaid benefits.

SOCIAL SECURITY ADMINISTRATION

www.SSA.gov

Ph: 1-800-772-1213 (National) or
1-877-701-2142 (Harford County)

- Apply for Extra Help with prescriptions.

MARYLAND SENIOR PRESCRIPTION DRUG ASSISTANCE PROGRAM (SPDAP)

<http://marylandspdap.com/>

Ph: 1-800-492-6116

- State prescription assistance. \$40 towards monthly premium and potential coverage gap assistance.

CENTERS FOR MEDICARE & MEDICAID SERVICES

www.CMS.gov

Ph: 1-800-392-8896

- General assistance and report fraud.

DEPARTMENT OF HEALTH AND HUMAN RESOURCES

WWW.HHS.GOV

Ph: 1-877-696-6775 (National)

- General assistance with public programs.

MARYLAND INSURANCE ADMINISTRATION

<http://www.insurance.maryland.gov>

Ph: 1-800-492-6116

- General assistance with enrollment in various types of insurance.

SENIOR MEDICARE PATROL (SMP)

<http://www.smpresource.org/>

Ph: 1-800-243-3425

- Report Medicare fraud. Stay up-to-date on schemes and scams.

OFFICE OF THE INSPECTOR GENERAL

<https://oig.hhs.gov/fraud/report-fraud/index.asp>

Ph: 1-800-HHS-TIPS (1-800-447-8477)

- Report Medicare fraud.

Contact information:

Training provided by:

Harford County Office on Aging

145 N. Hickory Ave.

Bel Air, MD 21014

Ph: 410-638-3025

***Thank you for joining us
today!***