

Medicare and Obamacare: How do they mix?

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Christmas is coming -- and so are the deadlines for millions of Americans to sign up for health insurance.

But it's not just the Dec. 23 deadline they need to meet to have coverage begin by Jan. 1 under the Affordable Care Act, commonly known as Obamacare.

Saturday is the last day seniors can sign up for a 2014 health plan under Medicare.

Advocates for seniors say many of them have been confused by the barrage of messages hitting their mail boxes, phone calls to their homes, and media reports that may not have made clear that the new health care law doesn't affect them if they're on Medicare.

"Most of our calls come from Medicare beneficiaries who are watching the news and they hear about the Affordable Care Act marketplace and think they have to enroll in a marketplace plan," said Christina Kahn, program director of the San Mateo Health Insurance Counseling and Advocacy Program.

"Rest assured," she said, "if you have Medicare, you do not need to enroll in a marketplace plan."

Here's a quick Q&A for those seniors who might still have some concerns or unanswered questions:

Q. Who is eligible for Medicare?

A. Most Americans who are 65 or older, or anyone who has been on Social Security Disability Income for at least two years.

Q. Can legal immigrants sign up for Medicare?

A. Yes, but there is a five-year residency requirement.

Q. When is the open enrollment for a health plan under Medicare?

A. Open enrollment started Oct. 15 and ends Saturday.

Q. Do I need to change anything in my Medicare plan?

A. No. But you should evaluate your health plan and prescription drug coverage for 2014 because Medicare plans may change annually -- and so might your needs.

Q. What are my options under Medicare?

A. People with traditional Medicare, where the government pays directly for the health services received, can switch to Medicare Advantage, a managed care plan that usually includes prescription drug coverage. Also, people on Medicare can switch to a different stand-alone Part D plan, which pays only for medications. Anyone already enrolled in a Medicare Advantage plan should know how the premiums, copayments and coverage may change next year or if that plan will continue in the area where they live.

Q. Do I need a new Medicare card?

A. Unless you are enrolling for the first time, you don't need a new card.

Q. Do I need to verify any of my current information?

A. No. Under the new health care law, people representing Medicare plans are not allowed to ask a Medicare beneficiary for personal information such as a Social Security number or Medicare number. If someone does contact you for that kind of informaton, he or she could be a scam artist. "Do not feel pressured by phone solicitors or items in the mail," said Wendy Peterson, director of Senior Services Coalition of Alameda County. "And do not share your Medicare number with people you don't know."

Q. What are some of the ways the new health law has affected Medicare?

A. Many preventive services, such as mammograms and prostate exams, are now free. An annual wellness checkup is now free without a copay, and more of the cost of prescription drugs is covered.

Q. Do I need to enroll in Covered California, the state's new health insurance exchange, to make any Medicare changes?

A. No. If you have Medicare, you're ineligible for this coverage. In fact, it's illegal to sell an exchange plan to people with Medicare because it duplicates the coverage they already have.

Q. What if I'm 65 or older and still working for an employer who offers me health insurance?

A. Check with your employer to see what your plan covers. If there are any gaps, Medicare could be used to fill those gaps.

Q. What if I'm not yet 65 and have no health insurance coverage?

A. Covered California is probably a good option for you. Under the new health law, almost everyone must have health insurance in 2014. The final deadline for enrollment is March 31 for coverage that would begin soon thereafter. If you don't sign up by that day, you'll face a minimum \$95 penalty. For more information, contact Covered California at 1-800-300-1506 or go online to www.coveredca.com.

Q. What if I have questions about my Medicare plan?

A. Call the Health Insurance Counseling and Advocacy Program, or HICAP, in your county at 1-800-434-0222. HICAP provides free and unbiased information and counseling to Medicare beneficiaries about Medicare, supplemental plans, Medicare Advantage plans, prescription drug coverage, long-term care insurance, appeals and more.

To contact Medicare, call 1-800-MEDICARE, or go online to www.medicare.gov.

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