



## Medicare Enrollment and STRS Ohio

21-909, 12/22/225

## Today's Agenda

- Four easy steps for Medicare enrollment
  1. Sign up
  2. Provide proof
  3. Pay Medicare
  4. Select STRS Ohio medical plan
- Common questions



# 1 Sign Up



- STRS Ohio will notify you three months before you turn age 65
- Seven-month window
  - Three months before you turn age 65
  - Month you turn age 65
  - Three months after the month of your birthday
- Enroll before 65th birthday to avoid delay in coverage
  - Social Security office
  - Social Security: 800-772-1213
  - [www.ssa.gov](http://www.ssa.gov)

## Enrollment and STRS Ohio Requirements

- STRS Ohio requires enrollment in Medicare Parts A & B or Part B-only
  - Not eligible for STRS Ohio medical plan without Medicare coverage
  - Enroll in Part A if coverage is premium-free; if eligible later, must enroll then
  - Enroll in Part B and pay a monthly premium to Medicare
- Do not need to qualify for Social Security to be eligible for Medicare



## Medicare Part A — Hospital Insurance

- Free based on your work history if you:
  - Paid Medicare taxes for 10 years
  - Receive/eligible to receive Social Security or Railroad benefits
- Free based on your current/former spouse's work history if:
  - **Currently married** for at least one year and your spouse is age 62 or older
  - **Divorced**, currently single and were married for at least 10 years
  - **Widowed**, currently single and were married for at least nine months before spouse died



## Medicare Part B — Medical Insurance

- Enroll and pay premium
- Almost every U.S. citizen or legal resident age 65 or older can enroll
- Those already receiving a Social Security benefit will automatically be enrolled



## Medicare Part C and Part D Defined

- **Part C — Medicare Advantage Plans**
  - STRS Ohio: Aetna Medicare Plan, AultCare PrimeTime Health Plan and Paramount Elite HMO
- **Part D — Prescription Drug Plan**
  - Included in STRS Ohio medical plans
  - Not permitted to enroll in more than one
  - Enrollment in any other plan will cancel STRS Ohio medical and prescription drug coverage



## 2 Provide Proof

- If you do not submit proof, you will not be eligible for STRS Ohio health care coverage
- Submit proof of Medicare enrollment through your Online Personal Account at [www.strsoh.org](http://www.strsoh.org)
  - Log in to your online account
  - Click “Health Care”
  - Click “Submit Medicare Information” under Useful Links
- If you need to register for an online account, click on “REGISTER” at the top of the STRS Ohio website



## 3 Pay Medicare

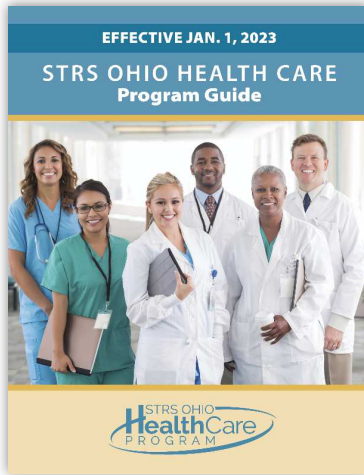
- Medicare Part B is \$164.90 per month (2023 standard rate)
  - Paid to Medicare (not STRS Ohio)
- Premium payment:
  - Social Security payment (if applicable)
  - Savings/checking (if enrolled in Medicare Easy Pay)
  - Billed quarterly by Medicare



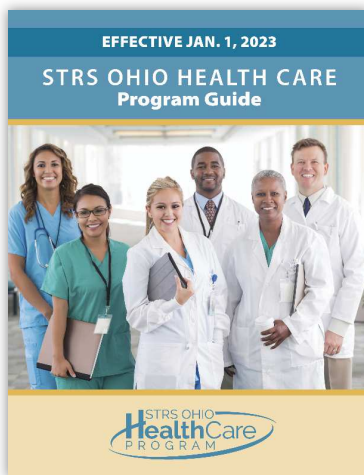
## 4 Select STRS Ohio Medical Plan

- Your plan enrollment after Medicare enrollment is confirmed, will be as follows:
  - Basic Plan enrollees will be enrolled in the Aetna Medicare Plan
  - AultCare enrollees will be enrolled in the AultCare PrimeTime Health Plan
  - Paramount Health Care enrollees will be enrolled in Paramount Elite
- This will be your plan unless you select a different plan





- **Family accounts with Medicare and non-Medicare enrollees**
  - If all Medicare enrollees choose Aetna Medicare Plan, non-Medicare family members can select Basic Plan
  - If Aetna Medicare Plan is not selected, all enrollees must enroll in same plan (Basic Plan or regional plan if available)



- **Family accounts with Medicare and non-Medicare enrollees — regional plans**
  - Families must choose plan offered by same plan administrator (AultCare or Paramount)
- **AultCare**
  - *Non-Medicare:* AultCare PPO
  - *Medicare:* AultCare PrimeTime Health Plan
- **Paramount**
  - *Non-Medicare:* Paramount Health Care
  - *Medicare:* Paramount Elite



## Monthly Premiums — Medicare Enrollees

Premiums reflect Medicare Part B premium credit	2023 Monthly Premiums	
	Benefit Recipient With Maximum Premium Subsidy	Spouse
<b>Aetna Medicare Plan</b> (Medicare Advantage PPO)	\$31	\$180
<b>Medical Mutual Basic</b> (Indemnity or PPO)	\$128	\$318
<b>AultCare PrimeTime Health Plan</b> (Medicare Advantage HMO-POS)	\$96	\$286
<b>Paramount Elite</b> (Medicare Advantage HMO)	\$114	\$304



## 2023 Plan Overview: With Medicare

Major Hospital/Medical Plan Features	Aetna Medicare Plan (Medicare Advantage PPO)  In-Network or Extended Service Area	Medical Mutual Basic (Indemnity or PPO)  In-Network and Indemnity	AultCare PrimeTime Health Plan (Medicare Advantage HMO-POS)  In-Network	Paramount Elite (Medicare Advantage HMO)
<b>Annual Deductible per Enrollee</b>	\$150	\$2,500	\$150	\$150
<b>Out-of-Pocket Maximum</b>	\$1,500 per enrollee	\$6,500 per enrollee	\$1,500 per enrollee	\$1,500 per enrollee
<b>Primary Care Physician Office Visit</b> (Includes in-person, phone and video visits.)	Enrollee pays \$15; no deductible	Enrollee pays \$20; no deductible	Enrollee pays \$15; no deductible	Enrollee pays \$15; no deductible
<b>Hospital Services (Inpatient/Outpatient)</b>	Enrollee pays 4% after deductible	Enrollee pays 20% after deductible	Enrollee pays 4% after deductible	Enrollee pays 4% after deductible





## Common Questions



## What Happens if I Don't Sign Up?

- **Part B late enrollment penalty**
  - 10% of premium added to monthly premium for each year of delay in enrollment
- **Part D late enrollment penalty**
  - 63-day lapse in coverage
  - Could increase with additional lapse in coverage
- **Penalties will be paid for duration of Medicare enrollment**





## What if I Am Still Employed at Age 65?

- Sign up for Part B after employer health coverage or employment ends, whichever comes first
- Eight-month special enrollment period after the employer health coverage/employment ends
- If you miss special enrollment period:
  - General enrollment: Jan. 1 through March 31
  - July 1 effective date



## What Are Surcharges?

- Medicare surcharge for Part B and Part D enrollees with higher income (levels set by Medicare)
  - \$97,000+, individuals; \$194,000+, married couples
  - If you are subject to a Part B surcharge, you will also pay a Part D surcharge
- Those impacted receive letter referencing income-related monthly adjustment amount (IRMAA)
- Further information: [www.ssa.gov](http://www.ssa.gov) or [www.medicare.gov](http://www.medicare.gov)



## What if I Am Not Eligible for Part A?

- All STRS Ohio medical plans cover hospitalization
- Do not enroll in Part A if you must pay a premium
- Still same coverage and rates as other STRS Ohio Health Care Program enrollees
- Not eligible for premium-free Part A now, but become eligible later, you must apply at that time



## What Is the Part B Premium Credit?

- Benefit recipients enrolled in an STRS Ohio Medicare plan receive a \$30 premium credit
  - Partial Part B premium reimbursement on the standard Part B monthly premium
- Premiums shown for Medicare enrollee plans reflect this credit



## Are There Alternatives to STRS Ohio Coverage?

- **Medicare Advantage Plan (general marketplace)**
  - You must have Parts A & B
  - May be more cost effective for spouses and benefit recipients receiving limited/no premium subsidies
  - May provide better options but limited network
  - Many offer extra benefits (dental care, eyeglasses)
  - Not all include prescription drug coverage (Part D required)



- **Medicare Supplement Insurance (Medigap) policy**
  - You must have Parts A & B
  - Pays health care costs after Original Medicare
  - All policies offer same basic benefits
  - Enrollment may be limited or costly after age 65



## How Should I Evaluate Health Care Coverage Options?

- Premium
- Deductible
- Out-of-pocket maximum
- Provider network
- Prescription drug coverage
- Anticipated health care needs and projected costs



## What About Dental and Vision Coverage?

- Delta Dental and Vision Service Plan (VSP)
  - Current enrollees must remain enrolled for duration of contract period
  - Jan. 1, 2023, through Dec. 31, 2024
- Medicare enrollment is a qualifying event for adding coverage
  - STRS Ohio must receive enrollment application within 31 days of initial eligibility for and enrollment in Parts A & B or Part B-only
  - Coverage effective first of the month Medicare coverage begins



## Recap

- Four easy steps for Medicare enrollment
  1. Sign up
  2. Provide proof
  3. Pay Medicare
  4. Select STRS Ohio medical plan



## Further Information

- **STRS Ohio**

- [www.strsoh.org](http://www.strsoh.org)  
(Medicare information available in Health Care section)
- Select “Contact” on website
- 888-227-7877 (toll-free)



- **Medicare**

- [www.medicare.gov](http://www.medicare.gov)
- 800-633-4227 (toll-free)

- **Ohio Senior Health Insurance Information Program**

- [www.insurance.ohio.gov](http://www.insurance.ohio.gov)
- 800-686-1578 (toll-free)





# Thank you for your attention.

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