



# Medicare & Medicare Advantage SEPs

# Materials

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- This PowerPoint presentation.
- Workbook.

# Learning objectives

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By the end of this session, participants will be able to effectively assist a beneficiary who qualifies for a Special Enrollment Period (SEP) due to loss of employer coverage.

You will be able to explain:

- Medicare coverage options with associated deadlines
- Medicare Advantage (MA) plans
  - network restrictions,
  - provider choice and referral requirements,
  - cost implications

# Section 1: Counseling session

# Counseling scenario

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- Case: Jean – Retiring and Choosing Between Medicare Options
  - Age 68
  - Retiring next month & losing employer group health coverage
  - Enrolled in Part A at age 65, doesn't have Part B
- Preparation
  - What information do you need to convey?
  - What resources will you use?

# Counseling scenario Part 1

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- [Session Part 1](#)
- Discussion
  - What did they do well?
  - What can they do better next time?

# Part B SEP: Losing Job-Based Coverage

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- Current coverage verification
- May qualify for an 8-month Special Enrollment Period (SEP)

# Counseling scenario Part 2

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- [Session Part 2](#)
- Discussion
  - What did they do well?
  - What can they do better next time?



# MA Special Enrollment Periods (SEPs)

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- A time outside standard enrollment windows when someone can change or enroll in a Medicare Advantage (MA) or drug plan
- SEP length and start date depend on the qualifying event

# Delayed Enrollment Due to Employer Coverage

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## Key SEP Timelines:

- Medicare Advantage SEP: 63 days after employment or coverage ends (whichever comes first)
- Part D SEP: 63 days after employer, union, or VA coverage ends (or employment ends)

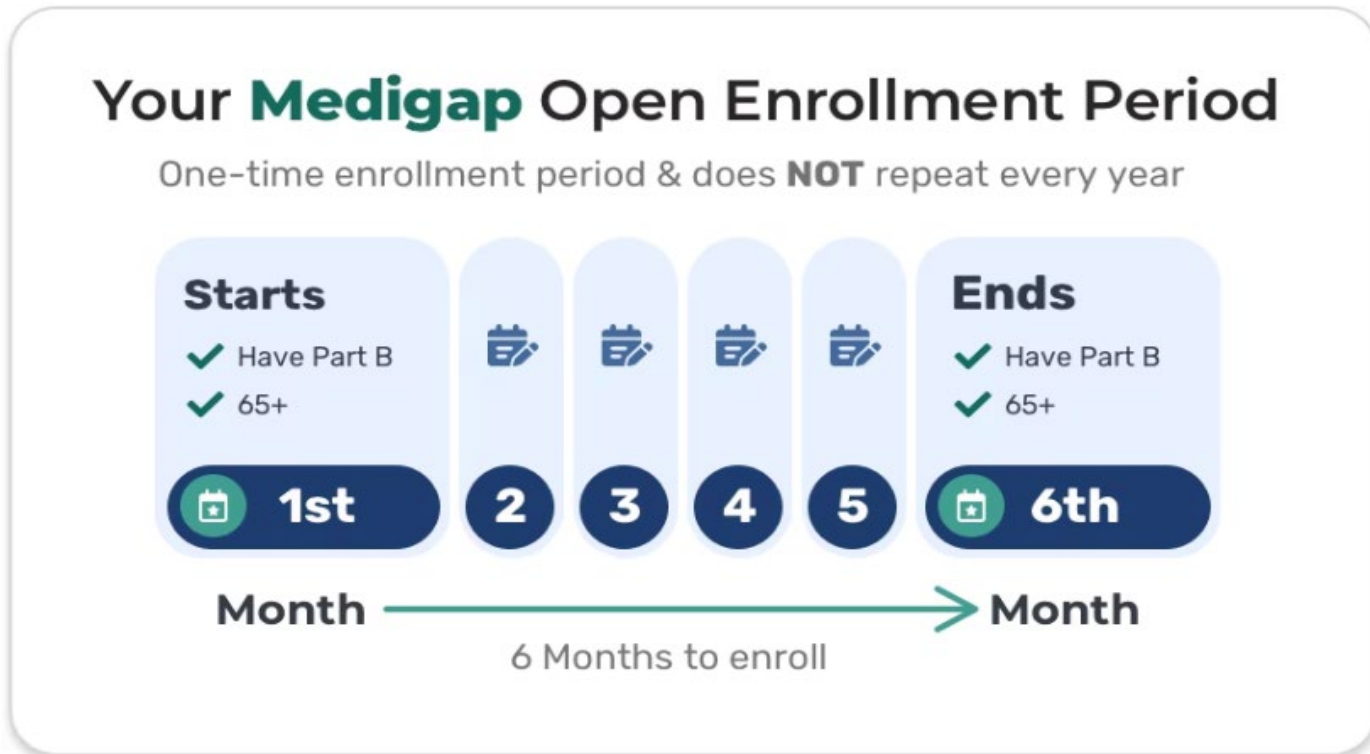
Missing the Part D SEP window may result in:

- Gap in coverage
- A lifetime late enrollment penalty

# Pros & Cons – OM vs. MA

Original Medicare	Medicare Advantage
<ul style="list-style-type: none"><li>✓ Freedom to see any provider nationwide</li><li>✓ No network restrictions</li><li>✓ No referrals required (in most cases)</li><li>✓ Medigap option for cost-sharing help</li></ul>	<ul style="list-style-type: none"><li>✓ All-in-one plan may include drug, dental, vision</li><li>✓ Out-of-pocket cost cap</li><li>✓ Some \$0 premium options</li><li>✓ May offer extra benefits (gym, OTC, etc.)</li></ul>
<ul style="list-style-type: none"><li>✗ Requires separate enrollment in Part D and Medigap (if needed)</li><li>✗ Doesn't include additional benefits</li><li>✗ No out-of-pocket max without Medigap</li></ul>	<ul style="list-style-type: none"><li>✗ Limited provider network</li><li>✗ May need referrals and prior authorization</li><li>✗ Plans vary by zip code and may change annually</li></ul>

# Best time to buy Medigap



- If a person delays enrolling in Part B because they have group health coverage based on their (or their spouse's) current employment, their Medigap Open Enrollment Period won't start until they sign up for Part B for the first time.

# Medigap Open Enrollment Period

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Best time to buy because companies can't:

- Refuse to sell any Medigap policy (guaranteed issue)
- Delay coverage (one exception)
  - Companies can delay coverage up to **3 months** for **pre-existing conditions** if beneficiary didn't have creditable coverage (i.e. other health insurance) before enrolling into Medicare

# MA: PPO vs HMO

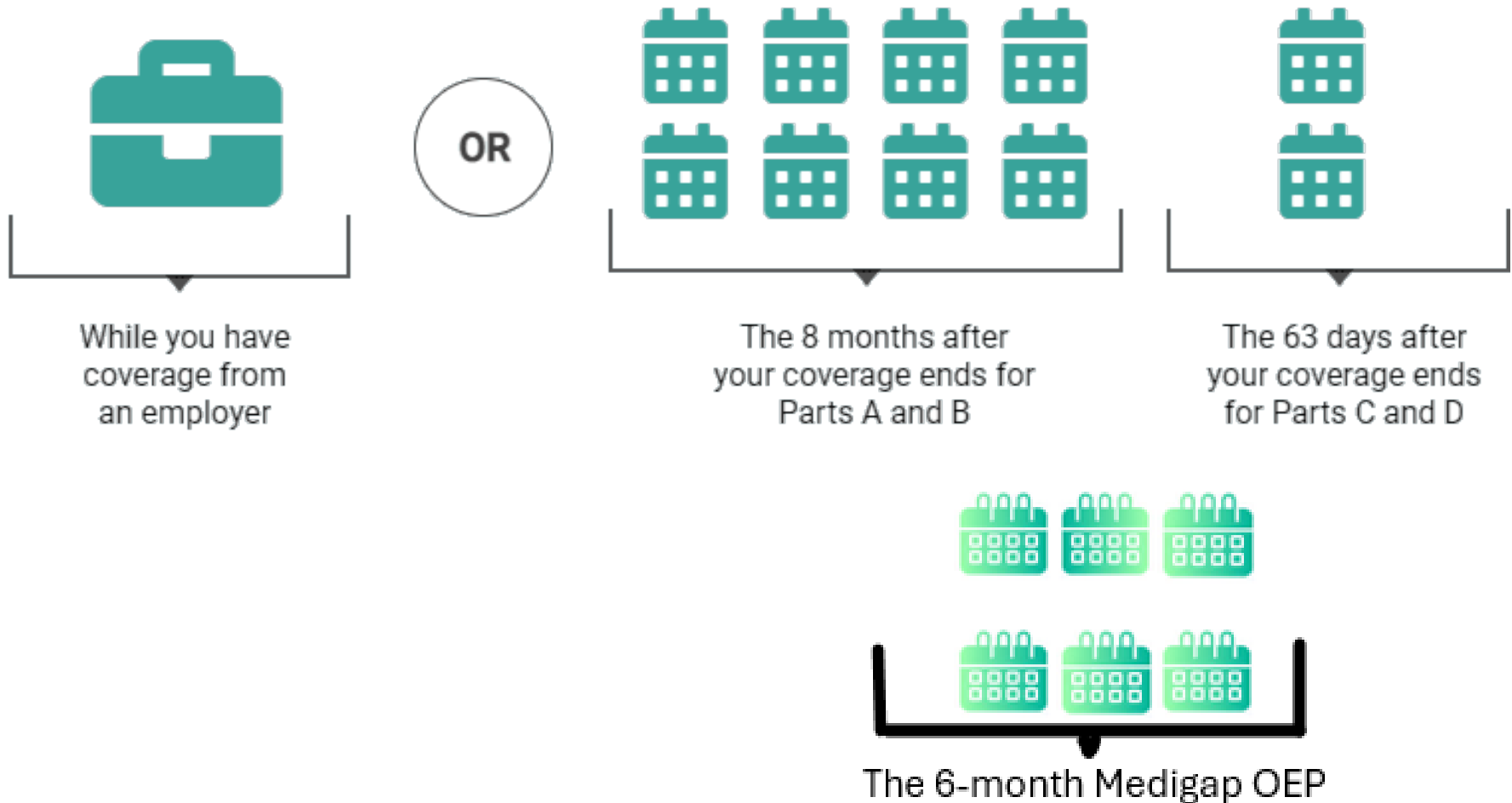
Category	HMO (Health Maintenance Organization)	PPO (Preferred Provider Organization)
<b>Provider Access</b>	<ul style="list-style-type: none"> <li>• Must choose a Primary Care Doctor (PCP)</li> <li>• Referrals usually needed for specialists</li> <li>• In-network only, except emergencies</li> </ul>	<ul style="list-style-type: none"> <li>• No PCP or referrals required</li> <li>• Can see out-of-network providers (higher cost)</li> </ul>
<b>Costs &amp; Coverage</b>	<ul style="list-style-type: none"> <li>• \$9,350 MOOP in 2025</li> <li>• Out-of-network mostly not covered</li> </ul>	<ul style="list-style-type: none"> <li>• Two MOOP limits (in-network &amp; combined)</li> </ul>
<b>Travel/ Flexibility</b>	<ul style="list-style-type: none"> <li>• Best for staying in one area</li> <li>• Local or regional network</li> </ul>	<ul style="list-style-type: none"> <li>• Better for travelers</li> <li>• Wider network</li> </ul>

# Counseling scenario Part 3

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- [Session Part 3](#)
- Discussion
  - What did they do well?
  - What can they do better next time?
- STARS

# Case-related Special Enrollment Periods for Parts A, B, C, D & Medigap





# Part B SEP

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## **Losing Job-Based Coverage – Need Part B**

- May qualify for an 8-month Special Enrollment Period (SEP)
- Submit CMS-40B and CMS-L564 to SSA (fax/mail)
- If employer can't complete the form:
  - Fill out Section B, don't sign
  - Include proof of group health coverage

## Section 2: MA plans & Fraud

# Medicare Advantage plans MUST

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- Only use marketing materials approved by CMS (Centers for Medicare & Medicaid Services), the federal agency with responsibility for Medicare and Medicaid
- Comply with the Do Not Call Registry
- Provide information in a professional manner
- Comply with state regulations on who may market plans

# Medicare Advantage plans may NOT:

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- Solicit Medicare beneficiaries door-to-door
- Send unsolicited e-mail
- Enroll people by phone – unless the person calls them
- Offer cash payments as an inducement to enroll
- Provide free gifts or meals when trying to sell plans
- Misrepresent or use high-pressure sales tactics

## Section 3: Conclusion

# Learning outcomes

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After participating in this session, how confident do you feel in your ability to:

- Assist a beneficiary who qualifies for a Special Enrollment Period (SEP) due to loss of employer coverage?
- Identify and explain enrollment options and associated deadlines for someone using a SEP?
- Explain the different Medicare coverage options available to someone in this situation?
- Describe the network restrictions of Medicare Advantage (MA) plans?
- Explain provider choice and referral requirements under Medicare Advantage?

# Announcements & resources

# Lunch and Learn

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**July 10 Thursday - 11:00 to Noon**

L&L: Medicare & Veterans

Presenter: SHIBA Volunteer David Sharpe

**August 7 Thursday - 11:00 to Noon**

L&L: Medicare Preventative Benefits

Presenter: TBA

Register through monthly training calendar

<https://www.trumba.com/calendars/shiba-volunteer-training>





# Resources

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## **SHIBA**

*Comparing Medicare Supplement (Medigap) and Medicare Advantage plans*

<https://www.insurance.wa.gov/sites/default/files/2024-09/ma-medigap-compare-chart.pdf>

<https://www.insurance.wa.gov/insurance-resources/medicare/health-and-drug-plans/compare-medigap-and-medicare-advantage-plans>

## **Centers for Medicare Advocacy**

*Eligibility & Enrollment*

<https://medicareadvocacy.org/eligibility-enrollment/>

## **Centers for Medicare & Medicaid Services**

*Original Medicare (Part A and B) Eligibility and Enrollment*

<https://www.cms.gov/medicare/enrollment-renewal/original-part-a-b#:~:text=A%20person%20may%20be%20eligible%20if%20they,ends%20six%20months%20after%20the%20Medicaid%20termination.>

*Medicare Coverage Determination Process*

[https://www.cms.gov/medicare/coverage/determination-process#:~:text=Medicare%20coverage%20is%20limited%20to,Security%20Act%20\(the%20Act\).](https://www.cms.gov/medicare/coverage/determination-process#:~:text=Medicare%20coverage%20is%20limited%20to,Security%20Act%20(the%20Act).)

## **Medicare Rights Center**

*Special Enrollment Periods for Medicare Advantage Plans and Medicare Part D Drug Plans*

<https://www.medicareinteractive.org/resources/special-enrollment-periods-for-medicare-advantage-and-part-d>

*Notices that Medicare Advantage and Part D plans must send if they make changes during the year*

<https://www.medicareinteractive.org/understanding-medicare/health-coverage-options/medicare-advantage-plan-overview/notices-that-medicare-advantage-and-part-d-plans-must-send-if-they-make-changes-during-the-year>

## **Medicare.gov**

*Plan Finder Tool*

<https://www.medicare.gov/plan-compare/#/?year=2025&lang=en>

<https://www.medicare.gov/plan-compare/#/coverage-options?year=2025&lang=en>