



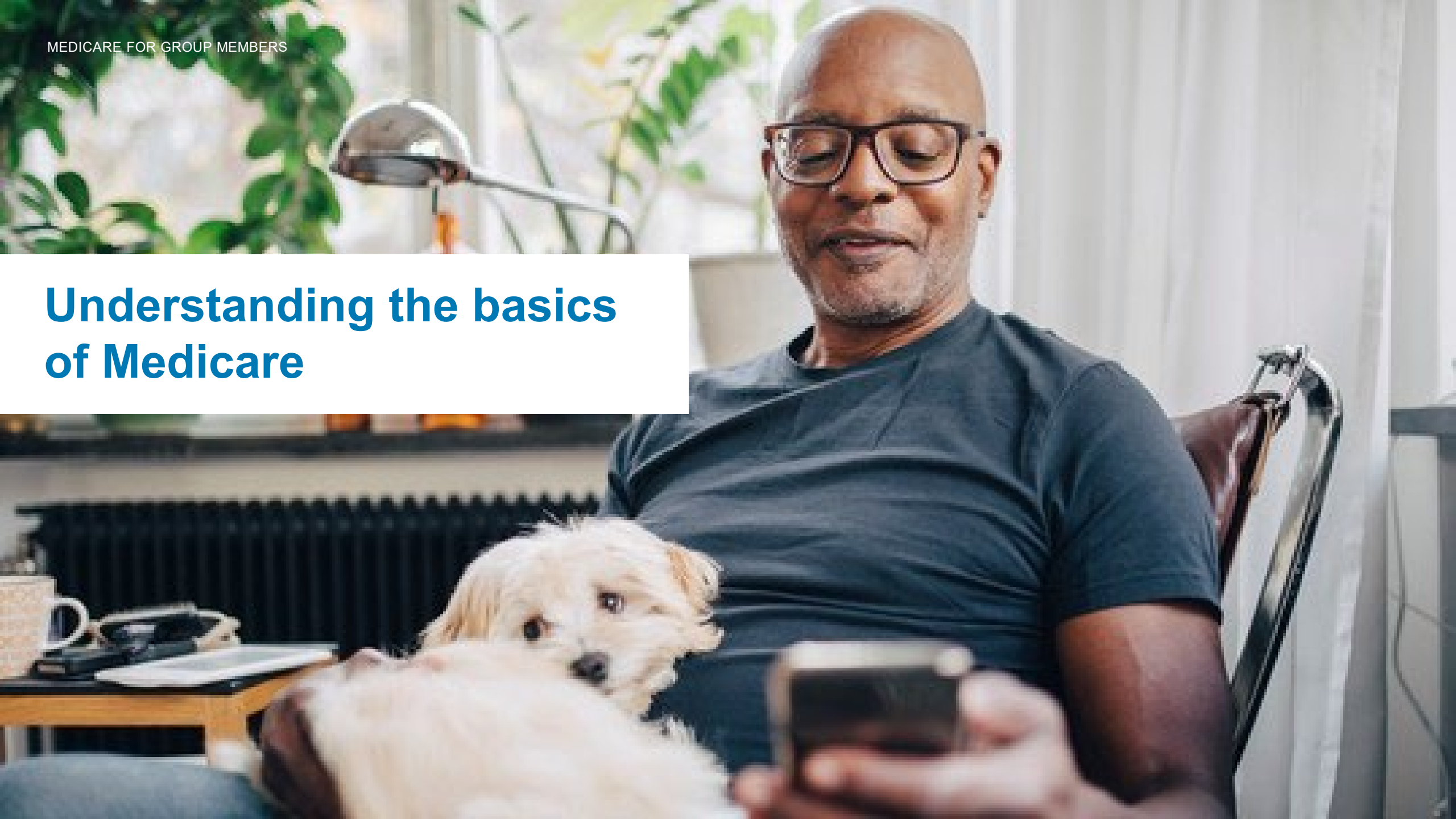
# Welcome to Kaiser Permanente

Introduction to Medicare and the Kaiser Permanente Medicare health plans

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## Understanding the basics of Medicare



## What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:



**PART A**  
Hospital Insurance



**PART B**  
Medical Insurance



**PART D**  
Prescription  
Drug Coverage



**PART C**  
**(Medicare Advantage)**  
Includes Part A, B  
and usually D

Original Medicare

## Who can join Medicare?

### You're eligible to join Medicare if:



You're 65 or older



You have end-stage renal (kidney) disease (ESRD)



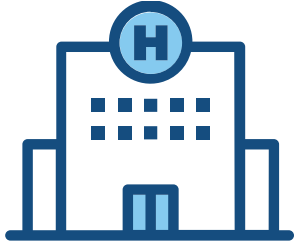
You're under 65, but live with a disability

- Must be eligible for Social Security disability
- Requires a 2-year waiting period



You have amyotrophic lateral sclerosis (ALS)





## Part A: Hospital Insurance

### What it does:

- Gives you coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

### What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, there is a monthly premium up to \$458\*, your monthly premium is set by a Medicare formula.

\* Amount is for 2020



## Part B: Medical Insurance

### What it does:

- Helps cover doctors' and other health care providers' services, like lab and radiology
- Outpatient care, durable medical equipment, dialysis, and some preventive care services are also covered

### What it costs:

- Your monthly premium is usually deducted from your Social Security or retirement check.
- Late enrollment penalty (LEP):
  - Your premium increases 10% for each 12-month period that you decline coverage.
  - Not a one-time penalty, **but continues throughout enrollment.**
  - Not imposed if you continue to work for — and get your health coverage from — an employer or trust fund of 20 or more.  
(You have up to 8 months after your employment ends to enroll.)



## Part B: Medical Insurance

Based on your 2020 yearly income, your 2022 Part B monthly cost is:

File individual tax return	File joint tax return	In 2022, you each pay
\$91,000 or less	\$182,000 or less	<b>\$170.10*</b>
\$91,001 to \$114,000	\$182,001 to \$228,000	<b>\$238.10</b>
\$114,001 to \$142,000	\$228,001 to \$284,000	<b>\$340.20</b>
\$142,001 to \$170,000	\$284,001 to \$340,000	<b>\$442.30</b>
\$170,001 to \$500,000	\$340,001 to \$750,000	<b>\$544.30</b>
above \$500,001	above \$750,001	<b>\$578.30</b>

\*You'll pay this standard amount if you: 1) enroll in Part B for the first time in 2022 2) don't get Social Security benefits; 3) are directly billed for your Part B premiums. Contact Social Security about your Part B premium.

**Note:** The above dollar amounts may change yearly.



## Medicare Coverage Options

### Here are some ways you can get Medicare coverage:

- You get an Original Medicare Plan through the Centers for Medicare & Medicaid Services (CMS).
  - You can supplement Original Medicare by enrolling in a MediGap Plan. Premiums for these plans are not covered.  
(Note: Kaiser Permanente does not offer MediGap plans.)
- You can sign up for a Medicare Advantage Plan, known as Medicare Part C, through private insurance companies.
- In some parts of the country, you can sign up for Medicare Cost Plans, which are also offered through private insurance companies.



## Part C: Medicare Advantage

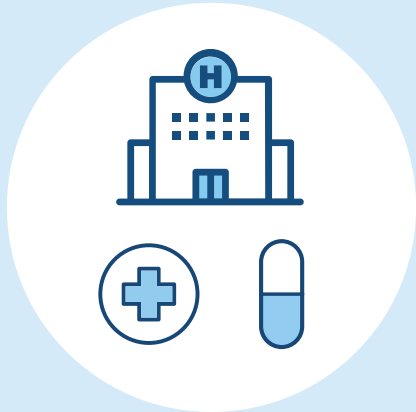
### What it does:

- Combines your benefits from Parts A, B, and sometimes D (prescription drug coverage) in a single plan and are an alternative to Original Medicare\*
- Services under a network of providers that you must use for care

### What it costs:

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.
- If you choose an out-of-network provider, you'll be financially responsible, except in the case of an emergency or urgent care.

\*Except care for some clinical research and hospice care (Original Medicare covers hospice care even if you're in a Medicare Advantage Plan).



## Part C: Medicare Advantage

### **Types of Medicare Advantage plans:**

- Health maintenance organization (HMO) plans
- Point-of-service (HMO-POS) plans
- Preferred provider organization (PPO) plans
- Private fee-for-service (PFFS) plans
- Medical savings account (MSA) plans



## Part D: Prescription Drug Coverage

### What it does:

- Covers outpatient prescription drugs

### To enroll:

You have 3 options for enrolling in Part D:

1. A Medicare Advantage plan that includes Part D prescription drug coverage
2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only
3. Coverage through an employer or union

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Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.



# Part D: Prescription Drug Coverage

## Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

**Based on your 2020 yearly income, your 2022 Part D monthly cost is:**

File individual tax return	File joint tax return	In 2022, you each pay*
\$91,000 or less	\$182,000 or less	No additional cost
\$91,001 to \$114,000	\$182,001 to \$228,000	\$12.40
\$114,001 to \$142,000	\$228,001 to \$284,000	\$32.10
\$142,001 to \$170,000	\$284,001 to \$340,000	\$51.70
\$170,001 to \$500,000	\$340,001 to \$750,000	\$71.30
above \$500,001	above \$750,001	\$77.90

**\*These amounts may change yearly** based on adjustments made by, and paid by you, to the federal government.

## Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
  - Degree of help depends on income and resources
- Additional facts about extra help:
  - Apply at Social Security or state Medicaid office
  - Administered by your plan, for CMS
  - You must be enrolled in a Part D plan to get help



# Pre-Enrollment Considerations

## Considerations when evaluating Medicare plans



Where will you live

- Residence vs. travel coverage



Coverage will look different on Medicare

- Copays, coinsurance, deductibles
- Network
- Drug formulary
- Pre-existing conditions



Some plans require referrals for specialists



Level of risk certainty

- Monthly premiums vs. cost shares



Have you considered all coverage options





## Part A & B: Enrolling in Medicare When First Eligible

### Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you **do not** get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.
- You may be able to enroll online at **[socialsecurity.gov](https://www.socialsecurity.gov)**.



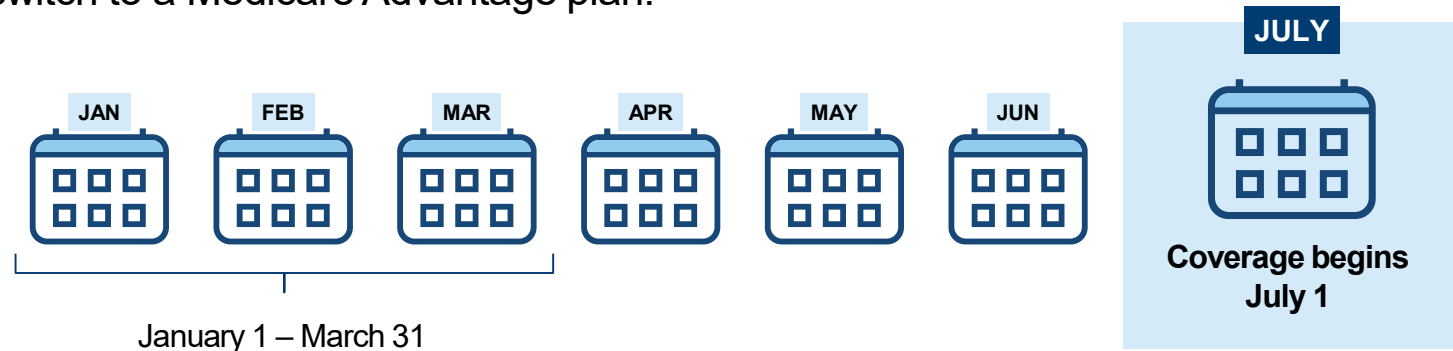
**Note:** Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.



## Part A & B: Late Enrollment Into Medicare

### General Enrollment Period

- If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a **July 1 effective date**.
- Period may be held by employers when you can disenroll from your current plan and switch to a Medicare Advantage plan.



### Special Enrollment Period

- Triggered by certain events, such as loss of employment or retirement, that allow you to enroll in Medicare or change plans.

**Note:** Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.

# 2022 Medicare Star Ratings

Our Medicare health plan is rated 5 out of 5 stars in Colorado for 2022.

Kaiser Permanente region	Star rating*
California	★ ★ ★ ★ ★
Colorado	★ ★ ★ ★ ★
Georgia	★ ★ ★ ★ ★
Hawaii	★ ★ ★ ★ ★
Mid-Atlantic States (MD, VA, D.C.)	★ ★ ★ ★ ★
Northwest (OR, SW Washington)	★ ★ ★ ★ ★
Kaiser Permanente Washington	★ ★ ★ ★ ★

\*Every year, CMS evaluates plans based on a 5-star rating system.



## Kaiser Permanente Medicare health plan

- Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare.
- Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage).
- As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente.
- The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members).



## University of Denver – Retiree Eligibility

Appointed faculty and staff who have satisfied the following criteria are eligible to officially receive retiree status from the University of Denver and are eligible for benefits:

- Have left employment voluntarily
- Reached the age of 55 years
- Been employed in a benefited position for 20 years
- Retirees must be enrolled on active DU coverage, in order to qualify for the Sr. Advantage Plan

In addition, to qualify for a Medicare Advantage/Part C plan:

- Members must be continuously enrolled in Medicare Part A & B
- Members must live in the plan's Medicare service area

## DU – Medicare covered benefits

### Summary of Benefits (1/1/22 – 12/31/22)

Services	Kaiser Permanente
Monthly Premium	<b>\$219.57*</b>
Annual Out-of-Pocket Maximum	<b>\$2,500 /calendar year</b>
Deductible	<b>None</b>
Office Visits (primary/specialty)	<b>\$15 / \$25 copay</b>
Outpatient Surgery	<b>\$100 per procedure</b>
Specialty Scans (MRI/PET)	<b>\$100 per procedure</b>
Hospitalization Services	<b>\$300/admit</b>
Emergency Services	<b>\$65 copay (waived if admitted)</b>
Ambulance Services	<b>20% up to \$195</b>
Urgent Care	<b>\$25 copay</b>
Prescription Drugs (30-day retail) 2x retail for 90-day mail order	<b>\$5/\$10/\$25/\$40/\$50 No Coverage Gap</b>

**\*Premium does not include \$60 DU Subsidy.**

This is a benefit summary of the DU Medicare Advantage health plans. All benefits are subject to the definitions, limitations, and exclusions set forth in the plan **Evidence of Coverage**.

## DU – Additional benefits

### Summary of Benefits (1/1/22 – 12/31/22)

Services	Kaiser Permanente
Hearing Aids	<b>\$500 allowance every 3 years</b>
Optical Hardware (Lenses/contacts/frames)	<b>\$200 allowance</b>
Health & wellness education	<b>Included at no cost</b>
Fitness	<b>SilverSneakers</b>
Telehealth	<b>\$0</b>

# Experience Better Health with included Fitness Programs

Members enrolled in Kaiser Permanente Senior Advantage have access to the **SilverSneakers®**

## Gym membership

## Home fitness program

- Live classes and workshops
- On-demand workout videos
- Mobile app with digital workout programs
- Thousands of locations



## Contact Information

If you have questions about the DU Medicare health plans or want to enroll, contact RMR Benefits at [Cobra@rmrbenefits.com](mailto:Cobra@rmrbenefits.com)

**Kaiser Permanente Member Services:** 1-800-443-0815 (TTY 711)

*7 days a week, 8 a.m. to 8 p.m.*

**Social Security:** 1-800-772-1213 (TTY 1-800-325-0778)

*Monday through Friday, 7 a.m. to 7 p.m.*

**Medicare:** 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048

*24 hours a day, 7 days a week.*

**Kaiser Permanente CO Group Retiree Consultant:**

Michelle Stoll, [michelle.stoll@kp.org](mailto:michelle.stoll@kp.org) , 720-425-5255



## Questions?

In California, Hawaii, Oregon, Washington, Colorado, Georgia and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland and Virginia, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.