

# STATEWIDE HEALTH INSURANCE BENEFITS ADVISORS

*Part of the insurance commissioner's consumer protection services, SHIBA provides free, unbiased, and confidential assistance with Medicare and health care choices.*

<https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-SHIBA>

Consumer Hotline at 800-562-6900 for free help

## **INDIVIDUAL INSURANCE CONSIDERATIONS**

After employment, you may accept COBRA for up to 18 months, then enroll in individual insurance or you may directly enroll in individual insurance after employment. If a COBRA “qualifying event” occurs, you may extend COBRA coverage.

Many health insurance options are available when you leave the City of Bellevue health plans. Since each person has unique needs, feel free to contact the SHIBA helpline at 1-800-562-6900 or use the [www.insurance.wa.gov](http://www.insurance.wa.gov) website. If you wish to review or download SHIBA publications, click on the search field and enter “SHIBA publications”.

Per the Affordable Care Act aka Obamacare, you can enroll in private insurance through the health insurance marketplace. The exchange is online at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org), or assisters can be reached at 1-855-923-4633. You can also purchase insurance outside of the marketplace but you may not be eligible for the tax benefits.

## **MEDICARE CONSIDERATIONS**

If you're not receiving Social Security benefits when you turn 65, you must contact Social Security (1-800-772-1213), online [www.ssa.gov](http://www.ssa.gov) or go to the local office to enroll in Medicare. It is important to contact Social Security beginning three months before your birth month. Waiting more than three months after your birth month to enroll may delay benefits up to 18 months and result in penalties.

When you apply for Medicare, Social Security enrolls you in Parts A, hospital insurance, and Part B, medical insurance. You must enroll yourself in Part D, the drug plan. For help enrolling, call Medicare at 1-800-Medicare, go online to [www.Medicare.gov](http://www.Medicare.gov) or call the SHIBA helpline at 1-800-562-6900.

**Being on COBRA when you turn 65 is not a reason to delay enrollment in Medicare Parts A, B, and D. You must enroll at 65 or pay a penalty when you enroll later. Also, some COBRA plans will not pay unless you have Medicare.**

You may delay enrollment in Parts A, B & D if you're currently enrolled in your employer or spouse's employer group plan which is equal to or better than Medicare. You may want to enroll in Part A at age 65 and defer Part B until you retire. Part A will be a secondary payer for hospital expenses.

In 2017, Part B costs \$109 and up per month for current enrollees who receive Social Security. New enrollees or those not receiving Social Security pay \$134 per month. Some people may pay higher premiums depending on income. Part D costs vary by plan. There may be penalties for delaying purchase beyond your 65<sup>th</sup> birth month if not continuing to work.

What if you're not eligible for free Part A Medicare when you turn 65? (to be eligible for free Medicare Part A, you must have 40 quarters of Medicare covered employment). Most City of Bellevue employees are covered.

You may get another job and acquire 40 quarters of Medicare covered employment or moonlight in a Medicare-participating job.

If your spouse is Medicare eligible, you must be at least 65, and, if you're older than your spouse, you must wait until your spouse turns 62 to enroll in Medicare Part A for no cost. There are penalties if you wait to enroll after your spouse's 62nd birth month unless you are covered by your spouse's plan.

In 2017, Part A cost \$413 per month for people with less than 30 quarters. For 30-39 quarters, Part A cost \$227 per month.

**There are two ways to help pay for health care not fully covered by Medicare.**

**The first is a Medicare supplement which will pay some or all of what Medicare doesn't pay. There are ten plans available and you can enroll in the first six months on Medicare Part B without being denied coverage. You should also consider a stand-alone Part D plan for drugs.**

**The second is a Part C Medicare Advantage plan (HMO's and PPO's). You must enroll in Parts A and B to qualify for Part C. Plans which often include a Part D component. The costs vary by plan. All Medicare Advantage plans are as good as or better than original Medicare.**

**The Medicare web site can help you decide which stand-alone Part D plan or Medicare advantage plan would be best for you. Just tap the "find health and drug plans" button to start the process. Plans will be listed in increasing anticipated total annual cost. You can also call Medicare and the representative will help you do the same search.**

**Important!!!!!!**

**Always ask your primary provider what plan or plans they take before buying.**

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