



RELAC MEDICARE PRESENTATION

PRESENTED BY: LETHA WILLIAMS-MARTIN



What is Medicare

Medicare is a Federal health insurance program.

Medicare is a fee-for service plan.

Eligibility requirements

Age 65 or older; or

Under age 65 with certain disabilities; or

Any age with permanent Kidney failure.

What does LACERA require:

Proof of Medicare Parts A and B or Social Security ineligibility letter.

Annual proof of Medicare Part B premium, as needed.

THE DIFFERENT PARTS OF MEDICARE



Medicare Part A (Hospital)

Inpatient care in hospital, skilled nursing facility care, hospice care, home health care.

Medicare Part B (Medical)

Physician and other healthcare provider services, outpatient care, lab, radiology, durable medical equipment (DME), dialysis and some preventative care services.

Medicare Part C

Medicare Advantage Plans

Medicare Part D

Provides outpatient prescription drug coverage. Plans that offer Medicare drug coverage (Part D) are run by private insurance companies. Enrollment in Medicare Part D is voluntary and are individual plans. The LACERA-administered group Medicare HMO and Medicare Supplement plan includes prescription drug benefits.

PAYING FOR MEDICARE



MEDICARE PART A

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working for a certain amount of time (40 quarters). This is sometimes called premium-free Part A.

MEDICARE PART B

The standard Part B premium amount in 2023 is \$164.90. Most people pay the standard Part B premium amount every month.

If your modified adjusted gross income is above a certain amount (in 2023: \$97,000 if you file individually or \$194,000 if you're married and file jointly), you may pay an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly Part B premium may go up 10%.

MEDICARE/SOCIAL SECURITY



Medicare Part A

- Social Security handles Medicare Part A enrollment.
- Social Security does not pay for Medicare but if you receive a SS payment your premiums can be deducted from your Social security check.

Medicare Part B

- Social Security handles Medicare Part B enrollment.
- Social Security offers retirement, disability and survivor benefits.

Medicare Part D

If you notice a Medicare Part D deduction it may be due to IRMAA (Income Related Monthly Adjustment Amount).

*Note: LACERA does not reimburse the IRMAA amount nor the Part D premium.

***For questions contact Social Security**

SOCIAL SECURITY BILLING



- If you get Social Security benefits, your Part B premium will be deducted from your monthly Social Security benefit payment.
- It is important to note that if you're not receiving Social Security benefits, you will receive a bill from Medicare on a monthly, quarterly or semi-annually basis. You will pay Medicare, not LACERA.
- If you already receive Social Security benefits you will automatically be enrolled in Medicare Parts A&B.



LACERA-administered Medicare Plans (Medicare Parts A and B required)

Medicare Supplement Plan

Anthem Blue Cross III

Medicare Advantage Prescription Drug Plans (MAPD)

- ❖ Kaiser Senior Advantage
- ❖ United Healthcare Medicare Advantage
- ❖ SCAN (CA, AZ, NV – certain counties)
- ❖ Cigna Medicare Select Rx plan (Arizona only)

Note: Prescription drug benefits under LACERA-administered group plans are creditable and you do not need to sign up for a non-LACERA Part D plan as it may jeopardize your enrollment.



Annually reviewed and approved by the Board of Supervisors. Reimbursement is up to the standard rate only.

Members must meet the following requirements:

- **Must pay Part B premiums through Social Security deduction or receive a Medicare billing notice**
- **Enrolled in a LACERA-administered MAPD or Medicare Supplement Plan**
- **Not being reimbursed by any other agency**

-Tier 1 members - up to 2-party Part B reimbursement

-Tier 2 members – only retiree/survivor qualifies for the Part B reimbursement

Annual Part B verification is required in order for LACERA to adjust the monthly Part B Premium Reimbursement

RESOURCES



Social Security

Telephone: 1-800-772-1213

Website: ssa.gov

Medicare

Telephone: 1-800-633-4227

Website: medicare.gov

LACERA Retiree Healthcare Division

Telephone: 1-800-786-6464

Website: lacera.com under the Retiree Healthcare tab

Member Portal: mylacera



QUESTIONS
