



SHIBA Program for RPEC

08/22/2025

SHIBA Program Manager

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Preview

- introduce our Medicare OEP jumpstart toolkit
- highlight three (3) scenarios that apply to most RPEC members
- talk about changing plans or switching from one system of care to the other
- explain Medicare Savings Program
- invite you to be trained as SHIBA volunteer

Order one, now

<https://prtonline.myprintdesk.net/DSF/SmartStore.aspx#!/Storefront>

Medicare Open Enrollment Period

- Your Medicare entitlement is not changing; this is about is the insurance that pays after Medicare, your **secondary** insurance.
- The choices you have depend upon the kind of insurance - **in addition to Medicare** - that you have now.



Chart out What's Changing in your plan?

Name of your plan: _____

**wait!* Is your plan ending on December 31st?

	Is it changing?	How is it changing?
Providers	<input type="checkbox"/> Y/N	
Drug coverage	<input type="checkbox"/> Y/N	
Copay	<input type="checkbox"/> Y/N	
Deductible	<input type="checkbox"/> Y/N	
Premiums	<input type="checkbox"/> Y/N	
Other: (i.e. you lost coverage) _____	<input type="checkbox"/> Y/N	

Notes:

Are there any big concerns you'd like to be SURE to remember?

⋮

Entitlement means

Your Medicare entitlement is Medicare Part A and Medicare Part B.

- Part A is hospital or inpatient benefits.
- Part B is medical or outpatient benefits.

You have this insurance for the rest of your life.

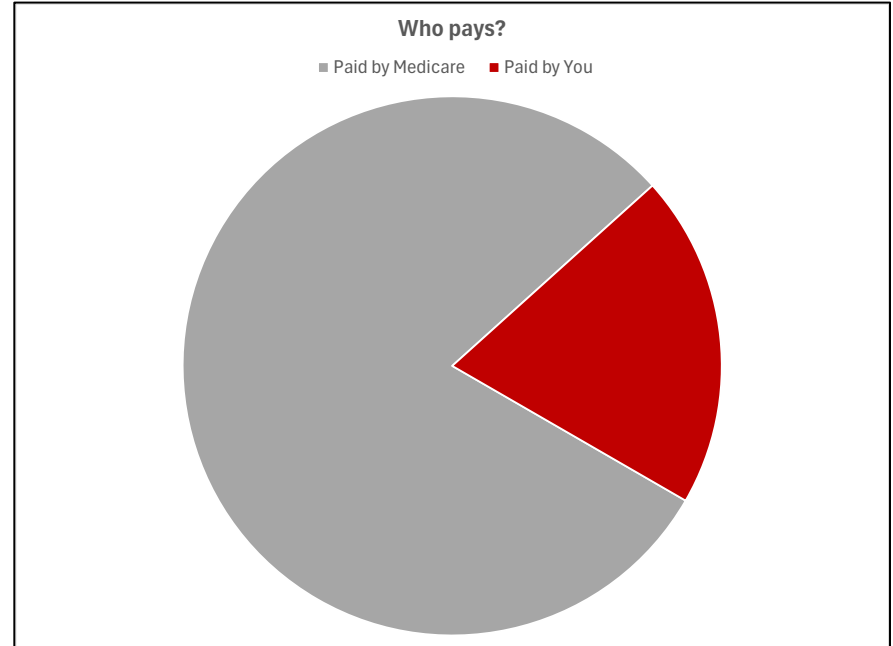
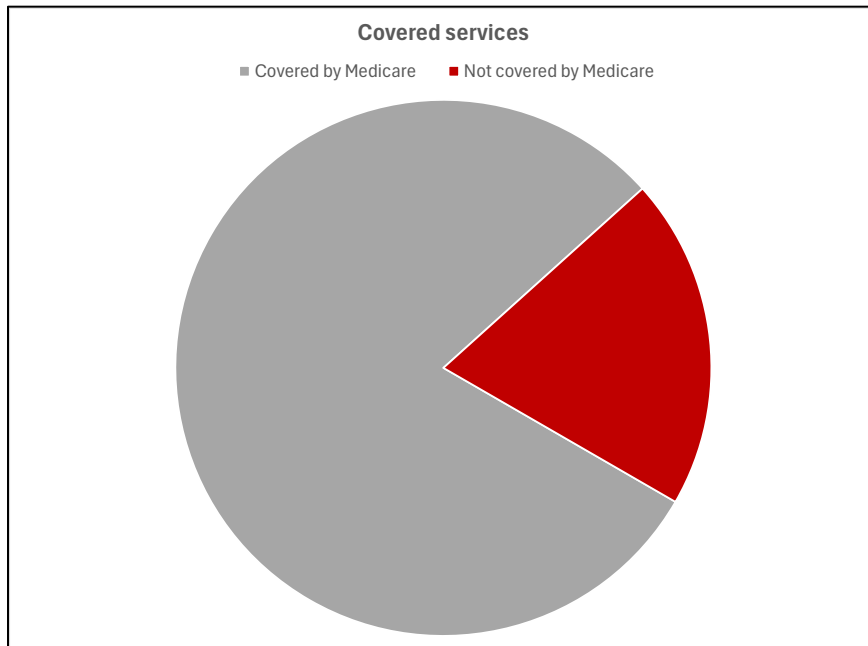
Why additional insurance?

- Medicare benefits are not comprehensive.
 - For example, there is not coverage for prescription drugs.
- Medicare benefits have significant out-of-pocket costs.
 - I mean deductibles, co-insurance and co-payments for both Part A and Part B.

Medicare is 'major medical' insurance

Does not cover all benefits

Does not pay 100%



Does not cover all benefits

When you were working, you had coverage for things like vision, dental, hearing, and other medical treatments.

Medicare coverage is not as complete as that.

Does not pay 100%

This can be ten's of thousands of dollars per year, without more insurance.

For example, 20% of the cost of a doctor's office visit, without additional insurance after Medicare.

Scenarios for most RPEC members

Scenarios in the “Toolkit”

- Scenarios 4.1 and 4.2 are for people with a commercial market plan
- Scenario 4.4 is for people with a retiree group health plan

Commercial market plan

- Commercial market plans are offered to **anyone** with Medicare, by private insurance companies.
- This is going to be people that don't have the option of a retiree group plan or didn't choose that option, for whatever reason.

Retiree group health plan

- Many people have the option to join a group plan offered by a former employer or union.
 - You might be the person who worked - the subscriber - or you might be a dependent of that person and be included in their plan.

Change plans or switch systems

Two Medicare Systems

Original Medicare		Medicare Advantage a/k/a "Medicare Part C"	
Medicare Part A		Medicare Part A	
Medicare Part B		Medicare Part B	
Medicare Part D	Medicare Supplement Plan "Medigap" plan	Prescription Drug Coverage	
		Extra Benefits	

You choose

Original Medicare

- You can use any doctor or hospital that takes Medicare, anywhere in the U.S

Medicare Advantage

- You can only use doctors who are in the plan's network.
- Plans have different out-of-pocket costs than Original Medicare.
- You may need to get approval from your plan before it covers certain drugs or services.
- Plans offer extra benefits.

Scenario 4.1

A person who has Medicare Part A and Medicare Part B and - for their additional insurance- they have a Medicare supplement plan and a Medicare Part D prescription drug plan.



Medicare Part D + Medigap

During Medicare Open Enrollment
Period (Oct. 15 - Dec 7)

You have two options:

a

- Change your Medicare Part D Prescription Drug Plan.

b

- Leave Original Medicare and enroll in a Medicare Advantage plan in your county.

Let's unpack that

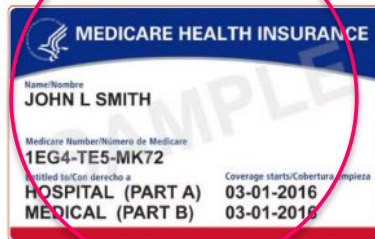
- The Medicare supplement plan helps with the out-of-pocket costs for services covered by Part A and Part B: deductibles, co-insurance, co-pays.
- The Medicare Part D plan provides insurance for prescription drugs.

Menu of insurance cards

These beneficiaries have

- their red/white/blue Medicare card and they have
- an insurance card for the Medicare supplement
- an insurance card for the Medicare Part D plan

Medicare



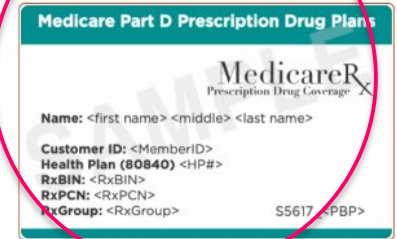
Medicare Advantage



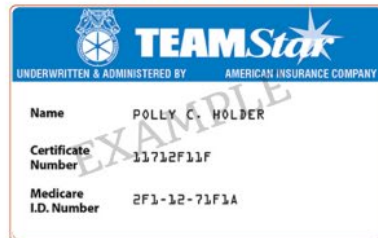
(Medigap) Medicare Supplement



Medicare Part D



Employer Plan



Apple Health



Dental/Vision

If you have these,
place them here

Payments

- Medicare Part B – social security check
- Medigap plan – private insurance
 - Regulated by State
- Medicare Part D – private insurance, under annual contract with Medicare
 - Regulated by federal government

Medicare OEP

- Change your Medicare Part D plan
- Switch to a Medicare Advantage plan

Change Medicare Part D plan

Changing your Medicare Part D plan means use the Plan Finder tool at www.medicare.gov to find the best plan, based on the drugs your need and the pharmacies you prefer.

Switch to a Medicare Advantage plan

Please use the Plan Finder tool at the Medicare web site.

- The key is to make sure you can continue with your doctor and hospital and other specialists.
- Talk with the business office for your health care providers - don't just rely on the directory that the health plan publishes.

Scenario 4.2

A person who has Medicare Part A and Medicare Part B and - for their additional insurance- they have a Medicare Advantage plan with prescription drug coverage included.



Medicare Advantage/ Prescription Drug Plan

During Medicare Open Enrollment
Period (Oct. 15 - Dec 7)

You have two options:

a

- Leave Medicare Advantage and enroll in Original Medicare.
 - Choose a Medicare Part D plan.
 - Enroll in a Medigap plan.

b

- Switch to a different Medicare Advantage Plan in your county.

Medicare Advantage

The Medicare Advantage plan helps with the out-of-pocket costs for services covered by Part A and Part B: deductibles, co-insurance, co-pays.

The Medicare Advantage plan also provides insurance for prescription drugs.

Menu of insurance cards

- These beneficiaries have their red/white/blue Medicare card, but they typically don't use that.
- Instead, they use the MA-PD card at the pharmacy and for hospital and doctor services and supplies.

Medicare

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Numero de Medicare
1EG4-TE5-MK72

Enrolled to/Con derecho a
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
03-01-2016
03-01-2016

Medicare Advantage

example plan Medicare Advantage Plan

112233445566

Name Jane Smith

Health Plan SY000569

Effective Date 01/01/2024

PCP Dr. William Jones

PCP Phone (301)222-4500

Medicare Rx

COPIES

PCP: \$20
Specialist: \$30
Emergency: \$100
Urgent Care: \$75

(Medigap) Medicare Supplement

Medicare Supplement ID Card

American Insurance Company

John Doe
Policy Number: 3890938992
Medicare Supplement Plan G
Member Since 05/2005

Medicare Part D

Medicare Part D Prescription Drug Plans

MedicareRx
Prescription Drug Coverage

Name: <first name> <middle> <last name>

Customer ID: <MemberID>
Health Plan (80840) <HP#>
RxBIN: <RxBIN>
RxPCN: <RxPCN>
RxGroup: <RxGroup> S5617_<PBP>

Employer Plan

TEAMStar

UNDERWRITTEN & ADMINISTERED BY AMERICAN INSURANCE COMPANY

Name POLLY C. HOLDER

Certificate Number 11712F11F

Medicare I.D. Number 2F1-12-71F1A

Apple Health

State of Washington
Services Card

MARTHA WASHINGTON
123456789WA
Date Issued 4/25

Provider

Dental/Vision

If you have these,
place them here

Payments

- Medicare Part B – social security check
- Medicare Advantage plan, with drug coverage – private insurance, under annual contract with Medicare
 - Regulated by federal government

Medicare OEP

- Switch to Original Medicare - get a Medigap plan and a Medicare Part D plan
- Change your Medicare Advantage plan

Switch to Original Medicare

- For most people, you will need to apply for a Medigap plan and get a letter saying that you have been accepted **before** you drop your MA-PD plan.
- There are some limited exceptions for people who have what are known as a trial right period. You can ask us about that.

Standard Medigap Plans

Plans available to all Medigap applicants								
Basic benefits	A	B	D	G*	K	L	M	N
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓***
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓
Additional benefits	A	B	D	G*	K	L	M	N
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓
Part A deductible: \$1,632		✓	✓	✓	50%	75%	50%	✓
Part B deductible: \$240								
Part B excess charges				✓				
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%			80%	80%
Out-of-pocket yearly limit**					\$7,060	\$3,530		

Approved companies and rates (sample)

Company	Pre-X ¹	Health screen ²	Standardized benefit plans & monthly costs							
United American Insurance Co 1-800-755-2137			A	B	D	G	K	L	M	N
Age 65 and older	Yes	Yes	\$171	\$256	\$274	\$264				\$218
With a high deductible	Yes	Yes				\$48				
Under age 65 Medicare disability	Yes	Yes		\$482						
UnitedHealthcare Insurance Co (AARP)³ 1-800-523-5800			A	B	D	G	K	L	M	N
Age 65 and older	No	Yes	\$200	\$295		\$288	\$92	\$203		\$ 236
Medicare Select Plan*	No	Yes				\$273				\$224
United World Life Insurance (Mutual of Omaha) 1-800-667-2937			A	B	D	G	K	L	M	N
Age 65 and older	No	Yes	\$208			\$316				\$221
With a high deductible	No	Yes				\$56				
USAA 1-800-531-8722			A	B	D	G	K	L	M	N
Age 65 and older	No	Yes	\$135			\$264				\$194

Helpful overview



Change Medicare Advantage plan

Please use the Plan Finder tool at the Medicare web site.

- The key is to make sure you can continue with your doctor and hospital and other specialists.
- Talk with the business office for your health care providers - don't just rely on the directory that the health plan publishes.

Scenario 4.4

A person with a retiree group health plan.

For many RPEC members this will be the Washington State Health Care Authority (HCA) PEBB plans. (PEBB = Public Employees Benefits Board).

- I'm *not* going to talk about PEBB plans in detail today because RPEC has excellent resources on their web site.



Employer Group Plan

Know your plan's open enrollment window.

It might not be
(Oct. 15 - Dec 7)

You should probably stay with your Employer Group

a

Your group may offer more than one option.

- Check out the options.

b

You could leave your group and choose a commercial market plan.



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RxPCN: <RxPCN>
RxGroup: <RxGroup>

S5617_<PBP>

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Apple Health

State of Washington
Services Card

MARTHA WASHINGTON
123456789WA
Date Issued 4/25

Provider

Dental/Vision

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Scenario 4.4 / Option A

- Learn about changes for the plan you have now, so you can get the most value out of it in the year ahead
- If the group offers more than one choice, check out other the options compared to the one you have now

Scenario 4.4 / Option B

- Be sure to understand what's the same and different about your retiree group health plan compared to a commercial plan
- Check out whether you can get financial assistance from the State for your Part B premium or Medicare Part D costs

Evidence of Coverage

Review the **details**:

- covered benefits
- cost sharing
- provider networks
- covered Rx drugs
- total out-of-pocket costs

Medicare Savings Program



Medicare Savings Program – *Extra Help*

Medicare Savings Program

- If you are eligible, you'll get back the monthly Medicare Part B premium: that's \$185/month in 2025.
- Even if you don't qualify, you might know another person with Medicare that needs to know.
 - You can let them know and maybe even help them to apply.

SHIBA volunteers

SHIBA volunteer

- Help people navigate the challenges of this health care and insurance system.
- Help people get access, save money, and feel more secure about their health and finances.

Summary

- introduced our Medicare OEP jumpstart toolkit
- highlighted three (3) scenarios that apply to most RPEC members
- talked about changing plans or switching from one system of care to the other
- Medicare Savings Program
- invited you to be trained as SHIBA volunteer

Contact us



What's next?

[Insurance.wa.gov/medicareOEP](https://insurance.wa.gov/medicareOEP)



We have videos here to help!