



2023 Medicare updates *OEP cleanup, 2023 changes and MA OEP*

Materials you should have

- This PowerPoint presentation
- NCOA 2023 changes for Medicare
- 2023 quick reference job aid

A glimpse of what's to come

- Housekeeping – New year, (a few) new rules
- Open Enrollment Period (OEP) clean-up
- 2023 changes
- Medicare Advantage (MA) Open Enrollment
- Questions, discussion & wrap-up
- Sponsor meeting time

Housekeeping

Please honor the following requests:

- There will be specific question times
- Mute yourself
- Raise your hand
- Limit your questions to the material we are covering

OEP cleanup

Medication not on formulary

These requests may be made when your medication is no longer listed on the formulary.

- Exceptions to formulary, M&Y p. 100.
- 30-day transition fill.

Possible plan changes

Beneficiaries may change plans if they are in either of the following situations:

- LIS beneficiary using once-quarterly change.
- Using the Medicare Advantage Open Enrollment.

Special Enrollment for insulin users

There is some important information to know.

- Dec. 8, 2022 – Dec. 31, 2023.
- Beneficiary must proactively request this one-time, individual special enrollment.
- \$35 (or less) copay

Refer to Medicare

Beneficiaries can contact 800-Medicare if they experience any of the following:

- Didn't read or receive Annual Notice of Changes (ANOC).
- Were misrepresented by agent/producer.
- Other special circumstances.








2023 changes

IEP changes

These changes to the IEP will be effective Jan. 1, 2023.

- End of delay in Part B enrollment after 65th birthday month.
 - Effective the first month after enrolling.

IEP changes *cont.*

3 months before the month you turn age 65	2 months before the month you turn age 65	1 month before the month you turn age 65	Your birthday (BD) Month	1 month after you turn age 65	2 months after you turn age 65	3 months after you turn age 65
						
Medicare Starts 1 st day of BD Month			Medicare Starts 1 st of next Month	Medicare starts 1 st day of the following month		

GEP changes – Part B

1. Effective date of coverage will be first of month after enrollment.
2. Enroll in Part C (MA Plan) or Part D (prescription coverage) for same start date.
 - a) Can enroll during the 4 months after Part B effective date – with penalty
3. Medigap guaranteed issue rights (6 months) starts at the same time.

GEP changes – Premium Part A

There will be no changes to Parts C or D enrollment for clients with Premium Part A.

- Select C or D Plan April 1 – June 30.
- C or D starts July 1.

Please be sure to screen clients for MSP and LIS.

Part B SEPs for exceptional circumstances

Beneficiaries can enroll in Part B outside of GEP and without penalty.

- People impacted by disaster or government declared emergency.
- Delay Part B due to misinformation from employer or health plan.
- Released from incarceration.
- Termination of Medicaid after PHE ends.

Medicare Savings Programs changes

If eligible for MSP, apply through DSHS.

- MSP eligibility based solely on income.
- **No asset test.**
- Automatically enrolled in Full Extra Help.

MSP income limits

Income Limits—Effective April 1, 2022 (Below limits include a \$20 disregard allowed to all households)

Medicare Savings Program	Federal Poverty Level (FPL)	Monthly Income Limit – One Person	Monthly Income Limit – Two Persons
QMB	100%	\$1,133	\$1,526
SLMB	120%	\$1,359	\$1,831
QI-1	135%	\$1,529	\$2,060
QDWI	200%	\$2,265	\$3,072

ESRD Part B

New ESRD Part B for immunosuppressive drugs.

- Social Security determines eligibility.
- For beneficiaries under 65.
- Base premium of \$97.10/month (subject to IRMAA).
- Deductible of \$226/year.

Part D immunizations

There will be no out-of-pocket cost for these Part D vaccines:

- Shingles (Shingrix)
- TDAP (tetanus, diphtheria, and pertussis) booster

Behavioral health service changes

Improved access to outpatient mental health services.

- New rules allowing additional providers.
- Improve coordination of care.

Behavioral health service changes, *cont.*

Access to prevention and treatment services for:

- Substance use
- Mental health
- Crisis intervention care
- Pain care

Medical dental coverage changes

This coverage is still only for medically necessary dental care.

- Example – cleaning before heart surgery.

Medicare premiums 2023 job aid

2023 Medicare Quick Reference	
<small>for SHIBA Counselor use only – not for public distribution</small>	
Part B	
Part B Premium Monthly	\$ 164.90
Part B – ESRD/Immunosuppressive	\$ 97.10
Part B Deductible 1x per calendar year	\$ 226.00
Part B IRMAA Based on 2021 Income	\$ \$97K-123K/M \$194K-246K (x1.4) 230.80
Part A	
Part A Deductible	
Hospital per benefit period	\$1,600 (60 days)
Day 61-90	\$ 400/day
Lifetime reserve days	\$ 800/day
Skilled Nursing Facility (SNF) Days 21-100	\$ 200/day
Part A Premium	
30-39 months credit	\$ 278
<30 months credit	\$ 506
Part D	
2023 Maximum Deductible	\$ 505
2023 Part D Initial Coverage Limit	\$ 4,660
2023 Catastrophic Starts	\$ 7,400
Medigap	
Deductible - F, G & J High Deductible	\$ 2,700
Maximum Out of Pocket	
Plan K	\$ 6,940
Plan L	\$ 3,470
Medicare Advantage	
Medicare Advantage Max. MOOP	
In-Network	\$ 8,300
In & Out-of-Network (PPOs)	\$ 11,300

Medicare Advantage OEP

MA OEP

Please note this important information about the MA OEP.

- Must be enrolled in a MA plan Jan. 1.
- Dates: Jan. 1 – March 31 each year.
- Can change MA plans or enroll in Original Medicare
 - If switching to Original Medicare, most likely will not have a guaranteed issue for a Medigap.

Resources

Medicare Part B immunosuppressive drug benefit

- <https://www.cms.gov/partbid-provider>

Medicare dental coverage

- <https://www.cms.gov/Medicare/Coverage/MedicareDentalCoverage>

Behavioral health care

- <https://www.cms.gov/blog/strengthening-behavioral-health-care-people-medicare-0>

Physician payment rule

- <https://www.cms.gov/newsroom/press-releases/hhs-finalizes-physician-payment-rule-strengthening-access-behavioral-health-services-and-whole>

Medicare rights SEP 2023

- <https://www.medicareinteractive.org/pdf/SEP-Chart.pdf>

Medicare Messenger – New in 2023

- <https://www.shiphelp.org/application/files/4716/7000/1597/2022.12.Whicheloe.New23.pdf>