



# Gearing Up for Medicare Open Enrollment I

# Materials

---

- PowerPoint presentation.
- Workbook.

# Housekeeping

---

- Mute your microphone.
- Use the "raise your hand" function for questions or post your questions in the chat.
  - Limit your questions to the material we are covering.
  - There will be time for other questions at the end

# Overview

---

## Section I: Tools & Rules

- Gearing up for Medicare Open Enrollment
- 2025 updates

## Section II: Counseling session

- Prep, Listen, Reflect
- STARS

## Section III: Conclusion

# Learning outcomes

---

- A clear understanding of the Medicare changes for 2025,
- Enhanced skills in using new knowledge & relevant tools in counseling

# Section 1: Tools & rules

## Gearing up for Open Enrollment

# Poll 1

---

How much experience do you have with Medicare Open Enrollment?

# Share your experience!

---

Reflect on your counseling during previous OEPs:



- What were some of the successes you experienced?
- What challenges did you face?
- How did you overcome them?



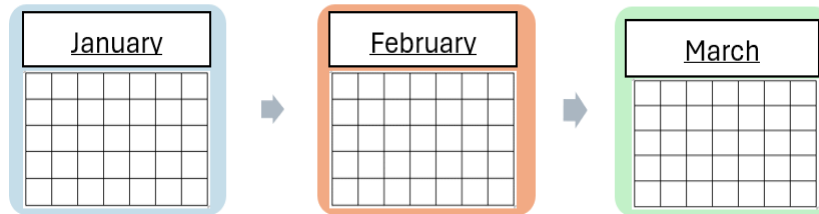
# Open enrollment periods

---

## Annual Medicare Open Enrollment Period:

October 15th to December 7th

## Medicare Advantage Open Enrollment Period: January 1st to March 31st



# Enrollment periods: special case

---

## **Employee Group Plans:**

- Each group sets their own rules for open enrollment.
- HCA PEBB Medicare retirees' Open Enrollment Period: October 28th to November 25<sup>th</sup>.

# Share your experience!

---



What questions do beneficiaries ask about Medicare Part D?



What challenges do you face when helping a client with Part D?



Can you recall a person you helped a lot with Part D? What did you do?

# Part D: Medicare Advantage-Part D plans

---

- Private insurance, CMS-compliant
- Cannot be combined with stand-alone Medicare Part D plans
- No standard design for:
  - deductibles,
  - co-insurance,
  - co-pays
  - formulary,
  - network,
  - prior authorization, etc.

# Part D: stand-alone Part D plans

---

- Private insurance, CMS-compliant
- Available only to those enrolled in Original Medicare

# Part D: retiree health plans

---

- Employer Group Waiver Plans (EGWP)
- Stand-alone Medicare Part D plans
- Commercial market MA-PD plans
- Plans that are **not** EGWP
  - ✓ May be aligned to Original Medicare or MA
  - ✓ May or may not be affected by changes to Medicare rules

# Share your experience!

---



How do you help a client determine which Part D plan is best for them?



What factors do you prioritize when counseling someone about their prescription drug options?

# Section I: Tools & rules: 2025 updates



# Medicare changes in 2025

---

	<b><u>Significant</u></b>	<b><u>Modest</u></b>
September	Part D plan design changes	Plan Finder changes
October	Changes in MA Plans, including D-SNP plans	Annual adjustments to Medicare expenses for benefits

# Poll 2

---

How familiar are you with the new \$2000 out-of-pocket maximum for Medicare Part D plans in 2025?

# Part D: structure

---

- \$2000 Out-of-Pocket Maximum
- Eliminates the “donut hole” phase

Applies to:

- ✓ Stand-alone Medicare Part D plans,
- ✓ Integrated MAPD plans, and
- ✓ Employer group waiver plans (EGWPs)

# Part D: 2024 vs 2025

---

2024	Deductible \$545	Initial Coverage Phase	Coverage Gap Phase	Catastrophic Phase
2025	Deductible <b>TBD</b>	Initial Coverage Phase	<b>(\$2,000) OOP Max</b>	Catastrophic Phase

# Poll 3

---

## Part D: Medicare Prescription Payment Plan

# Part D: Prescription Payment Plan

---

**Monthly payments:** Participants pay \$0 at the pharmacy for covered Part D drugs. The plan will then bill them monthly for their share of the costs.

**Opt-in/Opt-out:** Enrollees can opt into or out of the program anytime during the plan year.

**Eligibility for Extra Help:** Enrollees eligible for the Low-Income Subsidy (LIS) should consider LIS, as it may be more beneficial.

# Part D: changes & beneficiaries

---

The impact on beneficiaries may be limited.

Remember:

- There are (4) players: CMS, Manufacturers, Part D Sponsors, & Beneficiaries.
- By law, manufacturers are required to contribute more.

# Poll 4

---

What is your experience with using the Medicare Plan Finder tool?



# Medicare Plan Finder (MPF) tool

---



Medicare  
Plan Finder tool

Practice, practice &  
practice



There have been some  
changes.

Workbook and CMS  
NTP course on  
Medicare Plan Finder

# Section II: Counseling session

# Preparing for a counseling session

---

**Case:** The client wants to know how changes in Medicare prescription drug benefit in 2025 will affect them.

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

# Counseling session

---

## Audio

Counselor feedback form (Workbook p. 24)

Transcript (Workbook p. 25)

Checklist (Workbook p. 28)

# Counseling session: critique & coaching

---

What did counselor do well?	What can counselor do better next time?
<ul style="list-style-type: none"><li>• Relational</li><li>• Technical</li></ul>	<ul style="list-style-type: none"><li>• Relational</li><li>• Technical</li></ul>



Checklist

# STARS: Beneficiary Contact Form (BCF)

---

Workbook:

- STARS BCF activities p. 29

BCF notes:

- What would you put in your notes for this session?

# Section III: Conclusion

# Poll 5: Learning outcome

---

Do you have a clear understanding of the covered Medicare changes for 2025?

Do you feel better prepared to counsel Medicare beneficiaries during Open Enrollment Period?



# SHIBA support

---

- How can we help?
- Do you know how to reach us if you need help?
- Where do you currently get your technical information?
- What do you need from the October CE?

**Have feedback to share? Please reach out!**

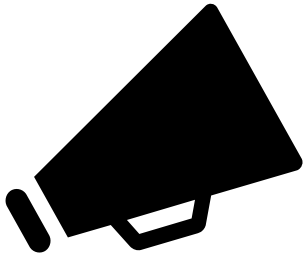
[E-mail: OICMedicareTrainingFeedback@oic.wa.gov](mailto:OICMedicareTrainingFeedback@oic.wa.gov)

Or call: SHIBA Curriculum & Training Coordinator Elena Garrison:  
**360-725-7107**

# Announcements & resources

# Announcements

---



- We will not be offering CE workshops in November & December.
- We suggest attending the [CMS National Training Program webinars](#). There are a variety of topics to choose from.
- HCA PEBB fairs.
- [Lunch & Learn](#): First Thursday from 11:00-Noon.

# Resources

---

[My SHIBA Resources to help with counseling clients](#)

[Understanding Medicare Advantage Plans](#)

[Medicare.gov – Compare types of Medicare Advantage Plans](#)

[Medicare Prescription Payment Plan](#)

[Fact Sheet: Medicare Prescription Payment Plan Final Part Two Guidance](#)

# Resources (cont.)

---

[How Part D works with other insurance](#)

[Prescription drug coverage & Employer Group Waiver Plans \(EGWPs\)](#)

[Employer group plans](#)

[How to use Medicare Plan Finder, step-by-step \(2023\)](#)