



Medicare and other insurances

March 2021 continuing education



OFFICE of the
INSURANCE
COMMISSIONER
WASHINGTON STATE

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Today's agenda

- Connecting and sharing time
- CMS Module 5: Coordination of benefits
- M&Y: Coordination of benefits
 - Signing up for Medicare
 - Benefits Coordination and Recovery Center
 - Other insurance and Medicare
- Resources and job aids
- 2021 continuing education topics
- Continuing education evaluation



Learning objectives

After completing this training, based on the CMS Module 5: Coordination of Benefits, you should be able to:

- Describe what coordination of benefits means in Medicare.
- Explain ways that prescription drug coverage coordination of benefits is different from outpatient healthcare coverage.
- Determine who pays first with Medicare and retiree coverage.
- Identify where to get more information on who pays first.

Connecting and sharing

- Review February 2021 topic: Medicare rights, protections and appeals.
- Local topic sharing:
 - Share best practices
 - COVID news, share any known fraud scenarios or information

CMS Module 5

Coordination of benefits

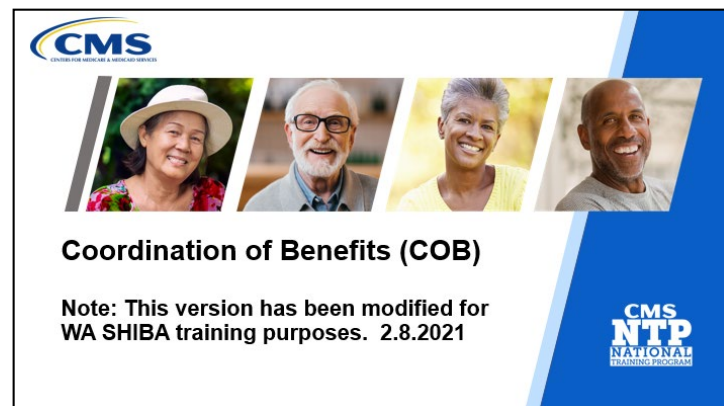
Your trainer will spend time training on CMS Module 5. Take time after the training for discussion, questions and scenario sharing.

WA Version

- <https://www.insurance.wa.gov/media/9918>
- Also on [My SHIBA](#) under March 2021 training handouts.

CMS version

- Partner website, login required.
- <https://cmsnationaltrainingprogram.cms.gov>





Coordination of benefits

Section 1: Signing up for Medicare **Page 22**



If a client has other insurance or changes to their insurance, they need to let Medicare know by calling Medicare's Benefits Coordination & Recovery Center (BCRC) at 855-798-2627.



Reporting other health insurance

Medicare secondary claim development questionnaire

- Purpose is to obtain information about other insurers that may pay before Medicare.
- Mailed to client when Medicare gets information that there might be another insurance or “payer.”
- Asks about other health insurance and if a client is receiving other benefits.
- Is located on CMS.gov.
- If help is needed, contact the BCRC.



Source

<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Beneficiary-Services/Reporting-Other-GHP-Insurance/Reporting-Other-Health-Insurance>



Coordination of benefits (*continued*)

Benefits Coordination and Recovery



Spend some time reviewing the CMS website information and discuss as a group as time allows.

- CMS: Coordination of Benefits & Recovery Overview
<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Overview>
- CMS: Medicare Secondary Payer
<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Medicare-Secondary-Payer/Medicare-Secondary-Payer>



Other insurance and Medicare

How does my other insurance work with Medicare?



M&Y Page 21

Spend time as a group or in breakouts discussing the chart (see next slide) and any questions or scenario examples you may have.

How does my other insurance work with Medicare?

When you have other insurance and Medicare, there are rules for whether Medicare or your other insurance pays first.

If you have retiree insurance (insurance from your or your spouse's former employment)...	Medicare pays first.
If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has 20 or more employees ...	Your group health plan pays first.
If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has fewer than 20 employees ...	Medicare pays first.
If you're under 65 and have a disability, have group health plan coverage based on your or a family member's current employment, and the employer has 100 or more employees ...	Your group health plan pays first.
If you're under 65 and have a disability, have group health plan coverage based on your or a family member's current employment, and the employer has fewer than 100 employees ...	Medicare pays first.
If you have group health plan coverage based on your or a family member's employment, and you're eligible for Medicare because of End-Stage Renal Disease (ESRD)...	Your group health plan will pay first for the first 30 months after you become eligible to enroll in Medicare. Medicare will pay first after this 30-month period.
If you have Medicaid...	Medicare pays first.

Medicare & You
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Resources and job aids

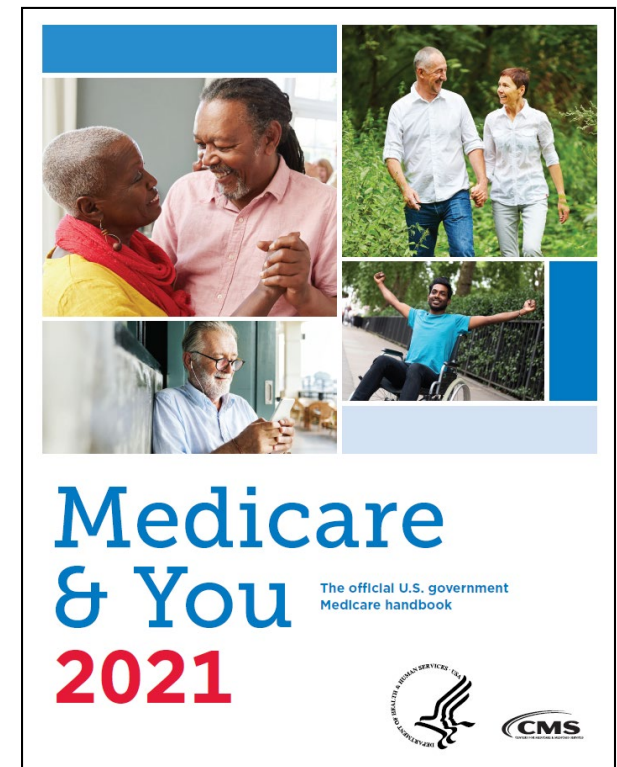
These resources will supplement this month's training.

March 2021 learning aids

Medicare & You 2021

<https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>

- Partner publication



Resources

How Medicare works with other insurance

- Medicare & You, Page 21
<https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>
- Medicare.gov
<https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance>

SHIPTA Level 4: Courses 1 & 2

Level 4: Other Insurance and Assistance Programs



<https://shipta.medicareinteractive.org/courses>

- Course 1: Medicare and Employer Insurance
<https://shipta.medicareinteractive.org/course/level-4-other-insurance-and-assistance-programs/course-1-medicare-and-employer-insurance>
- Course 2: Medicare and Other Insurance
<https://shipta.medicareinteractive.org/course/level-4-other-insurance-and-assistance-programs/course-2-medicare-and-other-insurances>

Note: SHIPTA Level 4 Courses 1-2 presentations and materials are available on SHIPTA <https://shipta.medicareinteractive.org/courses> and also posted on My SHIBA <https://insurance.wa.gov/my-shiba>.

Continued



SHIPTA Level 4: Courses 1 & 2 (*continued*)

Discussion



Level 4: Course 1 case study

Situation: Rose is 64, and has worked and paid into Social Security since she was in her twenties. She gets her health insurance through her employer, a small store with a few employees. She plans to keep working after she turns 65 in three months. She wants to know if she should delay enrolling in Medicare and stay enrolled in her employer plan.

Question: How can you help Rose?

The answer is located in the notes of this slide, on My SHIBA and on the SHIP TA website.



SHIPTA Level 4: Courses 1 & 2 (*continued*)

Discussion



Level 4: Course 2 case study

Situation: Neil is 66 years old and did not enroll in Medicare Part B when he turned 65, but he does have VA benefits. He would like to start seeing a doctor that participates in Medicare, but does not want to affect his VA coverage.

Question: Can Neil see this new doctor?

The answer is located in the notes of this slide, on My SHIBA and on the SHIPTA website.

SHIBA Job aid

People with Medicare and retiree or other health care coverage

<https://www.insurance.wa.gov/media/1733>

SHIBA job aid

- 5 pages
- Updated Feb. 20, 2020

SHIBA job aid	
People with Medicare and retiree or other health care coverage	
If client has this benefit:	Make sure they know:
Boeing retiree benefit Contact: 1-877-768-3011	<ul style="list-style-type: none">• Offers employee advocacy for Boeing retirees who need help with Social Security or Medicare-related information and questions. Boeing Retirement Resource Guide: See also the section on Retiree health insurance (page 4) www.boeing.com/assets/pdf/companyoffices/empinfo/benefits/pension/Resources.pdf
COBRA Contact: COBRA plan administrator or benefits department, or US Department of Labor EBSA: 1-866-444-3272	<ul style="list-style-type: none">• COBRA is not active employer group health coverage.• People on COBRA get no Special Enrollment Period (SEP) to join Medicare when COBRA ends! They may join Medicare during the Initial Enrollment Period (IEP) or General Enrollment Period (GEP).• If they join Medicare, their COBRA will likely end. If COBRA covers family members, they may want to ask the plan administrator or benefits department what happens to family coverage if clients join Medicare.• Employee's Guide to COBRA: www.dol.gov/sites/dolgov/files/legacy-files/ebsa/about-ebsa/our-activities/resource-center/publications/an-employees-guide-to-health-benefits-under-cobra.pdf
Current job with health insurance (client or client's spouse) Contact: Job-based plan administrator or benefits department	<ul style="list-style-type: none">• They may join Medicare during the IEP or defer it with no penalty (refer to Social Security Administration or SSA).<ul style="list-style-type: none">▪ Beware! Some smaller employers require workers to join Medicare when first eligible.▪ Many people will join Part A if it's free for them.▪ After the job/insurance ends, they have an 8-month SEP to join Part B.▪ If their plan's drug coverage is creditable to (as good as) Part D, they may defer Part D with no penalty.• The plan administrator/benefits department can let clients know:<ul style="list-style-type: none">▪ Whether their drug coverage is creditable to (as good as) Part D.▪ If they must join Medicare and any cost changes in the job insurance.• Impacts to family coverage; which plan pays first and which pays second.
Contact: SHIBA 800-562-6900 shiba@oic.wa.gov For training purposes only – do NOT share with consumers.	
Page 1	
SHIBA JOB AID – UPDATED 2.20.2020	



Job aid

Medicare secondary payer



<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Medicare-Secondary-Payer/Medicare-Secondary-Payer>

- Partner webpage



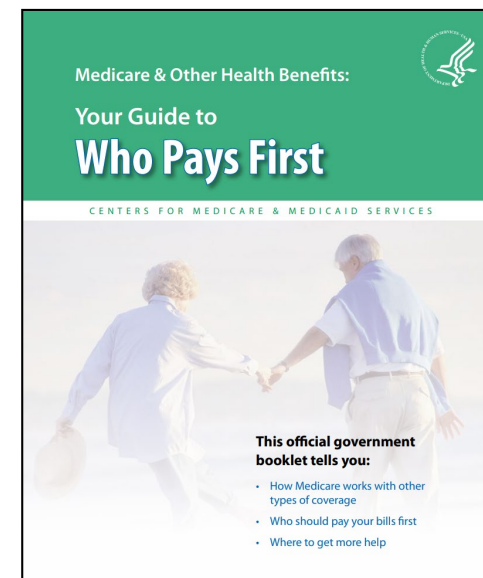
Job aid

Your Guide to Who Pays First

<https://www.medicare.gov/Pubs/pdf/02179-Medicare-Coordination-Benefits-Payer.pdf>

- Partner publication
- 30 pages
- Revised August 2020

The information in this booklet describes the Medicare Program at the time this booklet was printed. Changes may occur after printing. Visit Medicare.gov, or call 1-800-MEDICARE to get the most current information.





Job aid

Benefits Coordination & Recovery Center (BCRC)

<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Contacts/Contacts-page>

BCRC customer service representatives are available to assist you Monday through Friday, from 8 a.m. to 8 p.m., Eastern Time - except holidays, toll-free: 1-855-798-2627



2021 Topics and evaluation



2021 continuing education topics

Month	Topic (subject to change as needed)	Medicare & You
January	A look at what's new for 2021 and a broad overview of M&Y 2021.	All sections
February	Medicare rights, protections and appeals.	Section 8
March	Medicare and other insurances.	Section 1
April	Volunteer recognition! Special topic activity and share time.	N/A
May	SHIP TA Center special topic: Medicare and ESRD.	N/A
June	SMP counselor training module.	Section 8
July	SHIP TA Center Level 4 Courses 3 & 4. Medicare & Medicaid and Medicare Assistance Programs.	Section 7
September	Getting ready for open enrollment.	Sections 4 and 6
October	Open agenda: Case sharing, troubleshooting and peer support.	N/A

SHIBA training packets and resources

Visit the [SHIBA training toolbox](#)

SHIBA volunteer training is located on My SHIBA:

- <https://www.insurance.wa.gov/shiba-monthly-person-training>
- <https://www.insurance.wa.gov/shiba-monthly-make-training-videos-youtube>

Volunteer-only resources are also on My SHIBA:

- <https://www.insurance.wa.gov/volunteer-only-resource-materials>
- <https://www.insurance.wa.gov/counseling-related-resources>

Evaluation

Please take some time to send thoughts to:

- shiba@oic.wa.gov
- Your trainer or
- <https://www.surveymonkey.com/r/SHIBA-TrainingEvaluation>

We appreciate
your feedback!

