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How does the health insurance marketplace affect those with Medicare?

Under the new Affordable Healthcare Act provisions, there will be a Health Insurance Marketplace starting in 2014. The Marketplace is designed to help people who do not have any health insurance, and to provide options for affordable coverage. However, the Centers for Medicare and Medicaid (CMS) has warned beneficiaries that the Marketplace does not apply to those who have Medicare for their insurance coverage. Medicare benefits are not changing, whether you have Original Medicare or a Medicare Advantage Plan. If you have a friend or relative without health insurance or Medicare, encourage them to visit HealthCare.gov for more information on their options in the Marketplace.

Medicare's Open Enrollment period is coming up starting October 15 until December 7, 2013. Although Medicare Open Enrollment is **not** part of the new Health Insurance Marketplace, it is the time for all Medicare beneficiaries to review their current health and prescription plans for any changes being proposed. It is also the time to review current prescription use to see if another stand-alone prescription plan might meet be more effective if there have been changes in medications during the last year. Be very careful, however, not to add a prescription plan if you have a Medicare Advantage plan that offers prescription drug coverage, even if you are not signed up for that coverage at this time. During Open Enrollment, you can consider different Medicare Advantage plans, dropping or adding an Advantage plan, or adding a supplemental plan to Original Medicare. For more information on Open Enrollment, contact 1-800-MEDICARE or go to www.medicare.gov. You can also contact an APPRISE counselor, trained volunteers who work with Medicare beneficiaries through your local Department of Aging.

The Health Insurance Marketplace Open Enrollment (October 1, 2013 to March 31, 2014) overlaps the Medicare Open Enrollment (October 15, 2013 to December 7, 2013). Medicare beneficiaries should be careful that they are actually reviewing Medicare plans and not Marketplace options. It is illegal for someone to sell a Medicare beneficiary a Marketplace plan when they are a known Medicare beneficiary.

Open enrollment is a time when there is a heightened risk for fraudulent activities. Sales calls either by phone or door to door are often done by unscrupulous persons. Do not ever share your Medicare number or any other personal information with someone who contacts you unsolicited. To learn more about detecting and reporting fraud, go to StopMedicareFraud.gov or look for a Senior Medicare Patrol program in your area at SMPresource.org.

In other Medicare news, most Medicare beneficiaries are familiar with the summary notice that lists your Medicare claims. The new, redesigned Medicare Summary Notice (MSN) has been developed as part of the "Your Medicare Information: Clearer, Simpler, At Your Fingertips" initiative in an attempt to make the MSN better. The new form puts all of the information about deductible status, provider visits, and claim status in one convenient place. A special section tells the beneficiary how to spot potential fraud, making the beneficiaries part of the solution. The language is clearer and the larger type makes it easier to read. The appeal process procedure (if you disagree with a claim) is designed to be easier to understand. There will be information on preventative services to help people stay healthier. The new MSN will be coming in the mail but you can access the claims information at MyMedicare.gov anytime.