

Wayne County Retiree Overview

June 9, 2015

Medicare Eligible Retirees Stipend for 2016

- ✓ Increase to the monthly stipend of:
\$130 per Month per Beneficiary
- ✓ A Medicare Eligible Beneficiary must have
Medicare Part A & Medicare Part B

Medicare eligible Retirees can use the Stipend
to purchase Medicare Only

or

Medicare Advantage Plans

Medicare.gov

The Official U.S. Government Site for Medicare

[Home](#) / [Sign up/change plans](#) / [Your Medicare coverage choices](#) / [What is Medicare?](#)

What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

The different parts of Medicare help cover specific services:

Medicare Part A (Hospital Insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

Medicare Part B (Medical Insurance)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Medicare Part C (Medicare Advantage Plans)

A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare Part D (prescription drug coverage)

Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Not sure what kind of coverage you have?

1. Check your red, white, and blue Medicare card.
2. Check all other insurance cards that you use. Call the phone number on the cards to get more information about the coverage.
3. Check your Medicare health or drug plan enrollment.
4. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Medicare.gov

A federal government website managed by the Centers for Medicare &
Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



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HAP Senior Plus – HMO Medicare Advantage		HealthPlus HMO Medicare Advantage		BCN Advantage HMO	
Monthly Premiums	COST	Monthly Premiums	COST	Monthly Premiums	COST
Part B Premium ²	\$104.90	Part B Premium ²	\$104.90	Part B Premium ²	\$101.40
Plan Premium	\$76.00	Plan Premium	\$0.00	Plan Premium	\$0.00
Health Plan Premium	\$49.10	Health Plan Premium	\$0.00	Health Plan Premium	\$0.00
Drug Plan Premium	\$26.90	Drug Plan Premium	\$0.00	Drug Plan Premium	\$0.00
	\$152.00		\$0.00		\$0.00

Example of HAP Senior Plus – Henry Ford (HMO) With a Deductible

HAP Senior Plus – Henry Ford (HMO) (H2312 – 004) Plan Type: HMO CVS Pharmacy # – Standard Retail Cost Sharing					
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What You Pay

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Deductible [?]	Initial Coverage Level [?]	Coverage Gap [?]	Catastrophic Coverage [?]
Atorvastatin <i>Cholesterol</i>						
Calcium TAB 10MG	\$8.16	Every 1 Month	\$2.00	\$2.00	\$5.30	\$2.65
Quinapril Hcl TAB <i>B/P</i>						
10MG	\$8.70	Every 1 Month	\$2.00	\$2.00	\$5.66	\$2.65
MONTHLY TOTALS:	\$16.86		\$4.00	\$4.00	\$10.96	\$5.30

Example of BCN Advantage HMO – With No Deductible on Prescription Drugs

BCN Advantage HMO
ConnectedCare
(HMO)
(H5883 - 007)
Plan Type: HMO
CVS Pharmacy # -
Standard Retail
Cost Sharing

What You Pay

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Initial Coverage Level [?]	Coverage Gap [?]	Catastrophic Coverage [?]
Atorvastatin Calcium TAB 10MG	\$7.05	Every 1 Month	\$5.00	\$4.58	\$2.65
Quinapril Hcl TAB 10MG	\$5.25	Every 1 Month	\$5.00	\$3.41	\$2.65
MONTHLY TOTALS:	\$12.30		\$10.00	\$7.99	\$5.30

Non-Medicare Eligible Retiree Stipend for 2015

Adjusted Gross Income

Retiree

Less than \$30,000

\$30,000 to \$45,000

\$45,000 or More

Retiree & Spouse (or 1 Dependent)

Less than \$35,000

\$35,000 to \$65,000

\$65,000 or more

Family

Less than \$40,000

\$40,000 to \$55,000

\$55,000 to \$70,000

\$70,000 or More

Stipend

Retiree

\$100

\$200

\$400

Retiree & Spouse (or 1 Dependent)

\$150

\$300

\$750

Family

\$150

\$300

\$400

\$800

Retiree	Poverty Level	Percent of your Household Income	Silver Plan	Subsidy	Your Monthly Premium	Stipend
\$ 22,980.00	197%	6%	\$216	\$97	\$119	\$100
\$ 34,470.00	295%	9.42%	\$216	\$0	\$216	\$200
\$ 45,960.00	394%	9.56%	\$216	\$0	\$216	\$400
\$ 65,960.00	565%	3.93%	\$216	\$0	\$216	\$400
\$ 70,960.00	608%	3.65%	\$216	\$0	\$216	\$400



Retiree & Spouse	Poverty Level	Percent of your Household Income	Silver Plan	Estimated Subsidy	Your Monthly Premium	Stipend
\$ 22,980.00	197%	6.20%	\$432	\$313	\$119	\$150
\$ 34,470.00	295%	9.42%	\$432	\$161	\$271	\$300
\$ 45,960.00	394%	9.56%	\$432	\$66	\$366	\$300
\$ 65,960.00	565%	7.86%	\$432	\$0	\$432	\$750
\$ 70,960.00	608%	7.30%	\$432	\$0	\$432	\$750



Retiree & Family	Poverty Level	Percent of your Household Income	Silver Plan	Estimated Subsidy	Your Monthly Premium	Stipend
\$ 22,980.00	197%	6.20%	\$569	\$450	\$119	\$150
\$ 34,470.00	295%	9.42%	\$569	\$298	\$271	\$150
\$ 45,960.00	394%	9.56%	\$569	\$203	\$366	\$300
\$ 65,960.00	565%	10.35%	\$569	\$0	\$569	\$400
\$ 70,960.00	608%	9.62%	\$569	\$0	\$569	\$800



Disclaimer

Please Note: Calculations are based on www.KFF.org/interactive/subsidy-calculator.

This is intended to be educational only.

All efforts are made to accommodate changes in the Marketplace.

Rates & Benefits listed are for illustrative purposes only, refer to the Carrier Benefits and Rates.

Rates, fees and/or projections do not reflect amounts for the paid claims tax that will be imposed by the State of Michigan. Rates and fees will be adjusted as necessary to incorporate such tax.

Final Rates will be based on final enrollment. Benefits and generated rates may be pending and subject to final approval by the Michigan Office of Financial and Insurance Regulation.

Resources

Medicare Resources

www.Medicare.gov

Look for your "Medicare & You" handbook.

Shop Plans & Pharmacies

Or call 1-800-MEDICARE (1-800-633-4227)

Excellent Carriers in the Area

www.bcbsm.com

www.HAP.org

www.PriorityHealth.com

Who to Contact

1. Keep informed and in-touch with your Union.
2. Speak with your Doctor.
3. Speak with your Pharmacy.
4. Visit www.Medicare.gov, excellent resource.

Health Care Reform Resources

Health Care Reform Website

Visit www.healthcare.gov

Informative news resource

Descriptions of key provisions of the law

Excellent Insurance Carriers

www.bcbsm.com

www.hap.org

www.priorityhealth.com

The Henry J. Kaiser Family Foundation

Non-partisan source of Facts

Health Insurance Marketplace Calculator

Consumer information and resources

FAQ's

Summary

Everyone Must be Insured

If you are over 65 you can choose...

- Original Medicare Plan-Should have Parts A & B
- Special Needs Plans, Gap Plans or Supplemental
- Medicare Advantage Plans
 - To supplement Medicare Parts A & B Only
 - To Include Prescription Drug Coverage

If you are under 65 you can choose...

- Private Insurance through a Carrier
- A plan through healthcare.com