

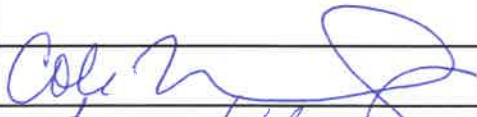




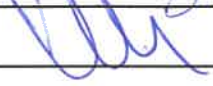



Joint Benefits Committee Meeting

4/18/2019

Name	Representing	Signature
Tracie Green	RSCCD	
Peter Hardash	RSCCD	
Kristen Guzman	FARSCCD	
Narges Rabii-Rakin	FARSCCD	
	FARSCCD	
Colleen Mangali	CSEA 888	
<i>Teresa Nichols</i>	CSEA 888	
Sheryl Martin	CSEA 579	
Sean Small	CSEA 579	
Diane Hill	Staff	
Diane Loya	Staff	
Don Maus	Staff	
Adam O'Connor	Staff	
Nancy Tanner	Staff	

Health Benefits Committee Meeting

Agenda

4/18/2019

- Medicare 101 – Joseph Navarro
- Retiree Medical Costs
- Irrevocable Trust RFP Update and Process – Peter Hardash
- Wellness / Prevention Program Ideas – Kristin Guzman

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Welcome to Kaiser Permanente

Presenting Medicare 101 and the Kaiser Permanente Medicare health plan


Joseph Navarro
Medicare Consultant
April 18, 2019

Rancho Santiago CCD




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Basics of Medicare



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What Is Medicare?



- Medicare is a federally funded health insurance program. It includes Part A and Part B (known as Original Medicare).
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).

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Who Can Join Medicare?

Medicare beneficiaries include:

- People 65 or older if they or their spouses are eligible for Social Security
- People under 65 who are disabled
 - Must be eligible for Social Security disability
 - Requires a 2-year waiting period
- People of any age with end-stage renal (kidney) disease (ESRD)
 - Permanent kidney failure that requires dialysis
 - Needing a kidney transplant
- People with amyotrophic lateral sclerosis (ALS)

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Medicare Part A

Medicare Part A is hospital insurance that covers:	What does it cost?
<ul style="list-style-type: none">▪ Inpatient hospital care▪ Skilled nursing facility care▪ Hospice care▪ Home health care	<ul style="list-style-type: none">▪ No premium if you or your spouse has worked for at least 10 years and paid Medicare taxes.▪ If you worked fewer than 10 years, there is a monthly premium up to \$437*, which is set by a Medicare formula.

* Amount is for 2018

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Medicare Part B

Medicare Part B is medical insurance that covers:

- Doctor and other health care provider services
- Outpatient care
- Lab
- Radiology
- Durable medical equipment
- Dialysis
- Some preventive care services

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Medicare Part D

Part D covers outpatient prescription drugs.

You have 3 options for enrolling in Part D:

- A Medicare Advantage plan that includes Part D prescription drug coverage
- A stand-alone Prescription Drug Plan that offers prescription drug coverage only
- Coverage through an employer or union

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.

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Medicare Part D

Medicare Part D income Related Monthly Adjustment Amount (IRMAA)
The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

2019 Medicare Monthly Premium Adjustment

YOUR YEARLY INCOME*		YOU PAY (MONTHLY)
Single	\$85,000 or less	No premium adjustment
Married couple	\$170,000 or less	
Single	\$85,001 – \$107,000	\$12.40
Married couple	\$170,001 – \$214,000	
Single	\$107,001 – \$133,500	\$31.90
Married couple	\$214,001 – \$267,000	
Single	\$133,501 – \$160,000	\$51.40
Married couple	\$267,001 – \$320,000	
Single	\$160,001 – \$500,000	\$70.90
Married couple	\$320,001 – \$750,000	
Single	above \$500,001	\$77.40
Married couple	above \$75,001	

*Modified adjusted gross income as reported on your 2017 IRS tax return.
 Note: The above dollar amounts are for 2019 and may change in 2020.

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How to Enroll

Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you do not already get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the Initial Enrollment Period.
- You may be able to enroll online at socialsecurity.gov.
- If you don't sign up for Part A and Part D when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date.
- Period held by employers when you can disenroll from your current plan and switch to a Medicare Advantage plan.

Special Enrollment

- Triggered by certain events, such as loss of employment or retirement, that allow you to change plans

Part B Late enrollment penalty

- > Premium goes up 10 percent for each 12-month period that you decline coverage.


Part D Late enrollment penalty

- > The penalty is 1 percent of that year's Part D base premium per month that you do not maintain creditable coverage.

Note: Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.

Medicare's Extra Help Program: KAISER PERMANENTE. thrive
Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
 - Degree of help depends on income and resources.
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office.
 - Administered by your plan, for CMS
 - You must be enrolled in a Part D plan to get help.



Contact Information KAISER PERMANENTE. thrive

- Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
- Social Security: 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 7 a.m. to 7 p.m.
- Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048, 24 hours a day, 7 days a week.
