

What NAHU is doing for the Medicare Agent

- H.R. 2564 Treating COBRA as creditable coverage
- H.R. 2477/S. 1280 BENES Bill; provides better communication to newly eligible beneficiaries and for agents to be consulted on the notice development
- H.R. 1682/S. 753 Allows observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a skilled nursing facility
- CMS to consult on agent questions
- Provide feedback to CMS on marketing guidelines; current focus on certification process
- CMS 110.00 reduced restrictions on agent advertising for MA and Part D that requires filing. Also reduced restrictions on social media

What NAHU is doing for the Medicare Agent

- Successfully worked with CMS on AEP during Hurricane Sandy and incorporated cooperation with NAHU members as SOP during national disasters rather than 1-800-MEDICARE
- Restored OEP annual option
- Successful in preventing reductions of agent compensation for Part D
- Created a Medicare Advisory Group and Principal's Council
- Medicare Portal on NAHU website
- · Medicare newsletter with timely articles on issues of the day such as changes to Plan F
- Medicare certification course, brochures and infographics
- List of Medicare Summits around the country
- NAHU Medicare agents are the canary in the coal mine

On the Horizon

Broker Bill to provide SOA relief, agent input on regulations affecting agents

OEP for Part D? Medicare OOP calculator

Legislation to allow HSA contributions will still working beyond age 65

Further delay of HIT - Reinstatement will result in extra benefits removed from MAPD plans and higher costs on Part D

Medicare-for-All

- Urban Institute estimates cost of \$32 trillion over 10-years, or an annual tax increase of \$24,000 per household
- Eliminates 1.5 million American jobs: 500,000 who work directly for insurers, 900,000 in closely related industries
- Hospitals would see \$774 billion in cuts and possible closures (especially rural areas)
- · Delayed treatment, disrupted care, discouraged innovation
- · Elimination of Medicare Advantage, Medicare supplemental plans
- Will beneficiaries be held harmless for taxes to support MFA scheme?

Medicare Buy-Ins

- · Lower rates to providers may curtail care or force doctors out of business
- Lower reimbursements would undercut private insurance, with more people opting for the public plan on cost alone
- Unless only offered to a limited group, could cause massive disruption to private plans and enrollees satisfied with their coverage
- Plans would be the government's responsibility for solvency and could lead to everincreasing taxes to cover the cost
- · Improving the current system could have better outcomes for access to coverage



Strength in Numbers

You Can't Go It Alone

- In many ways Medicare is stuck in 1965, but in other ways there is rapid change.
- Are you going to know what changes are and how they affect Medicare beneficiaries?
- Vertical integration is creating new opportunities; will you know how to leverage them?
- Younger beneficiaries have different expectations, can you meet them?

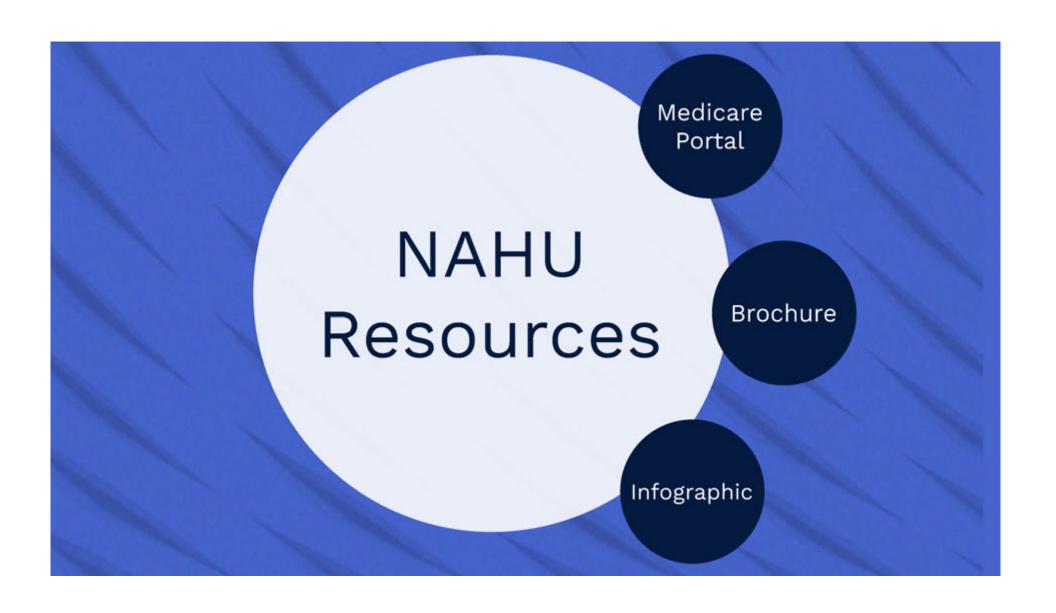
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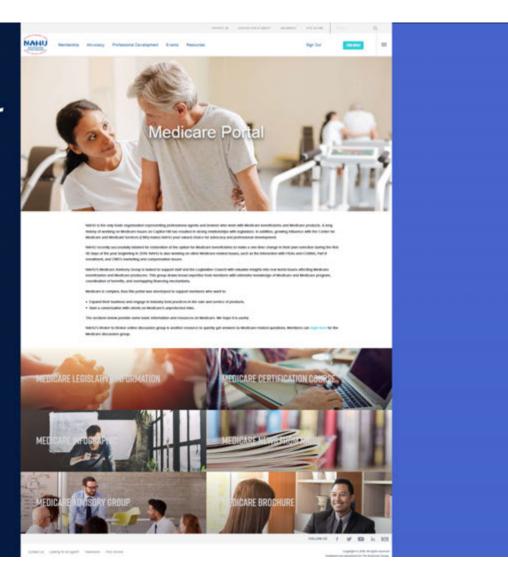
- Navigating the Political Pressures & Nuances
 - Some Democrats are pushing Medicare buy-in and/ or Medicare-for-All
 - Some Republicans want to eliminate first dollar coverage in Medigap and redesign Medicare by combining deductibles into single deductible
 - NAIC Medigap regulations split the difference

Medicare Access and CHIP Reauthorization Act of 2015

- NAIC determined Med Supp changes:
 - 1/1/2020 plans C, F and HDF cannot be sold to new Medicare eligibles
 - Plans D and G become the GI/Open Enrollment plans
 - · Plans C, F and HDF can be sold to those already on Medicare



Medicare Portal



Brochure

What Questions Should I Ask When Considering Which Plan to Enroll In?

The following questions may help you deade which plan

Can I Keep My Doctor II I Small in Medicare? If you round in Medicare Part II and your ductor does not accept Weeksaw, you would be empousable for the bill. Ductors may take an employee plan but may not take Medicare.

Am 1 Toking Prescription Drops? Fact 2 plans and Medicare Advantage plans have formulates (lists of covered drops). The drops on these list vary and change you to your. A review of the formulate: would'be needed to determine the best plan for you. A NAVO professional can accet you with the.

So I Plan to Trevel leade or Outside

the United States? Medicar Controls
Medicar Sea sections a person satisfic the country.
Same applicateds and Medicar Selectory plans come a person for workship recovers.

What If I Am Still Working?

If you are 65 and not exceiving Social Security, you do send to excell in Medicare but do not have to take Social Security. If your employer still affers health insurance to you, you likely need to enroll only to Medican Part A. You can long your employer group incurance plan and delay excelling in Part E and Part 2 until you write and lear your prosp coverage. EXRES professional can assist you with this decision.

What Does Medicare Cost?



More Questions?

Medican gar after; many helpful measures for yes to learn more alout Hedicare. Souther good resource is localth incomer agents.

Agents are highly trained insurance professionals who will quite you through the complex task of choosing appropriate coverage at an affordable cost and are dedicated to coving your long-term interests. Agents are kneed and regulated by date incurance departments.

The National Association of Wealth Endowerters has sired and certified Medicare insurance prefessionals ready to help you review your choices and make an adureed decision. There is no fee for their service. To find an agent in your area, visit were notice only

No experience on passably



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QUESTIONS **ABOUT** MEDICARE?

What You Need to Know



Reducer's the behaviorally instrument program for progle who are 15 or other, certain people with dradelities under agent and people with the formal threat or Low others). Observe the program below with the cert of health care had deen not core all medical superiors or the cent of loop tons care. Medicare has four Parts: Part 6, Part 8, Part 8, Part Cand Part D.

Who Is Eligible?

Ingeneral, individuals who are listed States officers, who are 41 years old and whickers worked affects 15 years in this country or individuals demend disabled for 24 words, may be eligible for Dophad Medicare Fact 3, at no cost and Fact II to paying a printing based on income

How Do I Enrell in Medicare?

An individual can recell in Medicare at a Social Security offer, by calling Social Security (898-773-1255) or walker

There are specific timelranes involved when enterling. Cannot with a NAVE professional about these resultment

Why is it important to Enroll?

There are repulations currounding enrolling in Medicare that can result in a fearacial penulty. If you are working, you may or may not need to execut in Part II and/or Fart II. Other regulations involve COBEA, HCA health plans, contrable and non-conditable plans and other types of plans. A NAW pedesianal can help you understand whether you send to reced in Medicare. If you are working, a NAME professional can compare your current plan to Medicare to determine which plan hest rosets your needs.

What Are the Four Parts of Medicare?

There are flow parts that make up Medicare Part II, Fact II, Fact Cand Fact II.

Purt & cover impatient hospital nore and bound, sielled reuning core, hospics and assert home healthcare cods.

Part B overs medically secretary doctor exists.

outpatient surgery, physical therapy, home care and medical equipment.

Purt Calla loosen as Mindicare Advantage, provides the same coverage as Part A, Part B and offers Part D, but coverage is provided by private health insurance carriers that how a contact with Medicare

Medican Advertising place may have no or low monthly permiants, capays and around out-of-portlet recomments protect a person from catachinghic Wirers, These plans can include main benefits than Original Bindicare (Part A and Part II). Additional benefits may include coverage for precogitions, a comprehensive physical, diretal, vision, modifier that care and gyro memberships.

Purt D provides subpatient personiption drug coverage. Plans can be purchased on a standalime busis or be included in a Medicare Adventage plan. Plans sary in price, copays and the drops included as their formulary (precorption drops list).

ORIGINAL MEDICARE

Port 8

Part D (precipition drug research)

Medicare Supplement

What is Medicare Supplement (Medigap)?

MEDICARE

Medicare Advantage Loonbines Part A. Part B and socially Part DI

Port D

Infographic





NAHU is your valued partner

If you're not a member, join today!