

Welcome to Medicare

An Educational Series for People
with Medicare in Wisconsin

Wisconsin SHIP: 1-800-242-1060

**Tina Johnson, Elder Benefit Specialist & State Health
Insurance Counselor (SHIP)**

Aging and Disability Resource Center of La Crosse County-
300 4th Street North; La Crosse WI 54601
Main Number: 608-785-5700



Enrollment in Medicare

- If you already get benefits from Social Security or Railroad Retirement, you are automatically enrolled in Part A & B the first day of the month you turn 65.
- If you are close to 65 and currently don't receive Social Security benefits, you need to enroll in Part A & B with **Social Security** during your *Initial Enrollment Period*. (Next Slide)
 - Visit **socialsecurity.gov** or
 - Call Social Security at **1-800-772-1213** or call your **Local Social Security office**
 - Or visit your local Social Security office
- If you are under 65 and disabled, you are automatically enrolled in Medicare after receiving 24 consecutive months of SSDI disability payments.

Gain access to your personalized information anytime by registering with **MyMedicare.gov**

Enrollment in Medicare

- **Initial Enrollment Period**

7-month period includes 3 months before, month of, and 3 months after 65th birthday.

- **Special Enrollment Periods (Next Slides)**

- Active employer group health insurance coverage
- Loss of Medicaid
- National Disaster or Health Emergency
- Inaccurate or misleading information from health plan or employer
- Incarceration

- **General Enrollment Period**

January 1 through March 31 (For those who did not sign up during initial enrollment)

Penalty: Cost of Part B premium will go up 10% for each full 12-month period you delay enrolling. Coverage begins the 1st of the next month from sign up.



Enrollment in Medicare

Medicare & Employer Coverage

*Employer
Coverage
Special
Enrollment
Period*

- **You can delay enrollment in Medicare if**
 - You/your spouse are currently working, **and**
 - You are covered under a group health plan based on that employment, **and**
 - Employer has more than 20 employees. (If less than 20 employees you should take Medicare at age 65, even if you are still working.)
- **Enroll in Medicare anytime while actively working.**
- ***Must* enroll within 8 months of**
 - Stop work (quit or retire), or
 - Lose health insurance through work.

After 8 months a late enrollment penalty will apply, and you will need to wait until the General Enrollment Period.

Enrollment in Medicare

So, If You Are Working and Turn 65:

*Employer
Coverage
Special
Enrollment
Period*



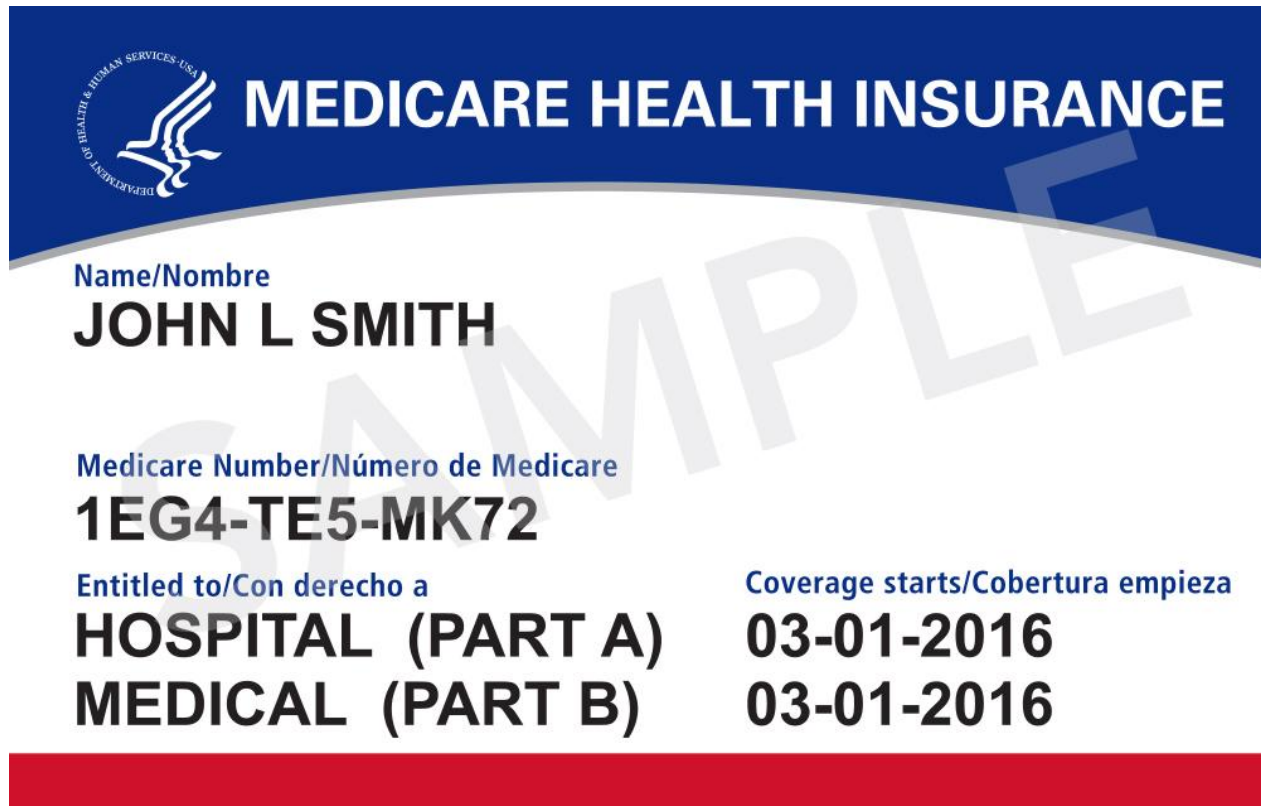
- Check with your human resources department
- Check with your health insurance plan
- Check with your spouse's health insurance plan
- Contact [Social Security](#)

NOTE: Health Savings Account (HSA) Information


- **Contributions can no longer be made to your HSA account once you have Medicare.** *(Even if you only have Part A)*
- If your employer offers an HSA, contact your Human Resources before enrolling into Medicare Part A or B.

Enrollment in Medicare

Medicare Card



The image shows a sample Medicare Health Insurance Card. It has a blue header with the Department of Health & Human Services logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed in both English and Spanish. The Medicare Number is also provided in both languages. The card specifies the types of coverage (Hospital Part A and Medical Part B) and the start date for both, which is 03-01-2016. A large, light blue "SAMPLE" watermark is diagonally across the center of the card. The bottom of the card is a solid red bar.

	
MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Medicare Basics



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State Health Insurance
Assistance Program

Medicare Part A – 2025 Costs



Part A
Hospital
Insurance

- **Premium** — No premium for most people
- **Deductible** — \$1,676 for each inpatient stay (days 1-60)
- **Copays** — typically 20% co-insurance after paying the deductible
- **Out-of-pocket maximum** — None in Original Medicare

Medicare Part B

Part B — Medical Insurance



Part B
Medical
Insurance

Helps cover medically necessary:

- Doctors' services
- Outpatient medical and surgical services and supplies
- Clinical lab tests
- Durable medical equipment (may need to use certain suppliers)
- Diabetic testing supplies
- Preventive services (like flu shots and a yearly wellness visit)
- Home health care

Medicare Part B – 2025 Costs



Part B
Medical
Insurance

- **Monthly Premium** – Standard premium is \$185 (or higher depending on your income, see next slide)
- **Yearly deductible** – \$257 for 2025
- **Coinsurance** – 20% coinsurance for most covered services, like doctor's services and some preventive services, if provider accepts assignment.
 - \$0 for some preventive services.

Medicare Part B

Income-Related Monthly Adjustment Amount for 2025 (IRMAA)

Chart is based on your yearly income in 2023 for what you pay in 2025 for Part B premium.

File Individual Tax Return	File Joint Tax Return	In 2025 You Pay
\$106,000 or less	\$212,000 or less	\$185.00
\$106,000–\$133,000	\$212,000 - \$266,000	\$259.00
\$133,000–\$167,000	\$266,000 - \$334,000	\$370.00
\$167,000–\$200,000	\$334,000 - \$400,000	\$480.90
\$200,000–\$500,000	\$400,000 - \$750,000	\$591.90
\$500,000 or Above	\$750,000 or Above	\$628.90

Your Coverage Choices



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Your Coverage Choices

Option 1:

Original Medicare

Part A
Hospital
Insurance

Part B
Medical
Insurance
*\$185.00 for 2025

You can add

**Medicare
Supplement
Insurance
(Medigap)
Policy**

Part D
Prescription
Drug Coverage

Option 2:

Medicare Advantage Plan

Part C

Combines Part A
and Part B
*\$185.00 for 2025

May include or you may add

Part D

Prescription Drug Coverage
(Most Part C plans cover
prescription drugs. You may be
able to add drug coverage to
some plan types if *not* already
included.)

Original Medicare



Part A
Hospital
Insurance



Part B
Medical
Insurance

- Original Medicare is Part A (Hospital Insurance) and/or Part B (Medical Insurance).
- Medicare provides coverage.
- You have your choice of doctors, hospitals, and other providers that are accepting new Medicare patients.

You can add



• **Medicare Supplement (Medigap) Insurance**



• **Part D**

Supplement “Medigap” Insurance



- Public Insurance to supplement **Original Medicare**. Approved & regulated by WI Commissioner of Insurance.
- Helps pay some health care costs that Original Medicare doesn't cover.
- You must have Medicare Parts A and B to buy a Medigap policy.
- You pay a monthly premium for this type of plan.
 - Costs vary depending on insurance company, optional benefits selected, age of applicant, where applicant lives.
 - Once Medicare pays its share of Medicare-approved amounts for covered costs, then your Medigap policy pays its share.
- Does not include outpatient prescription drug coverage.
- No need to review coverage yearly.

Supplement “Medigap” Insurance



- **Benefits of a GAP Plan may cover:**
 - Part A deductible and Part A copays
 - Part B 20% coinsurance(it is filling in your GAPS and basically offering 100% Medical coverage – Minus the part B deductible)

- **Wisconsin Mandated Benefits:**

Covers some chiropractic services and 30 days non-Medicare Skilled Nursing Facility coverage *(Only applies to policies issued in Wisconsin-to-Wisconsin residents)*

See the Office of the Commissioner of Insurance’s
[“WI Guide to Health Insurance for People with Medicare”](#)
for more information.

Medicare Advantage Plans (Part C)

Medicare Advantage (also known as Part C)

✓ Part A

✓ Part B

Most plans include:

✓ Part D

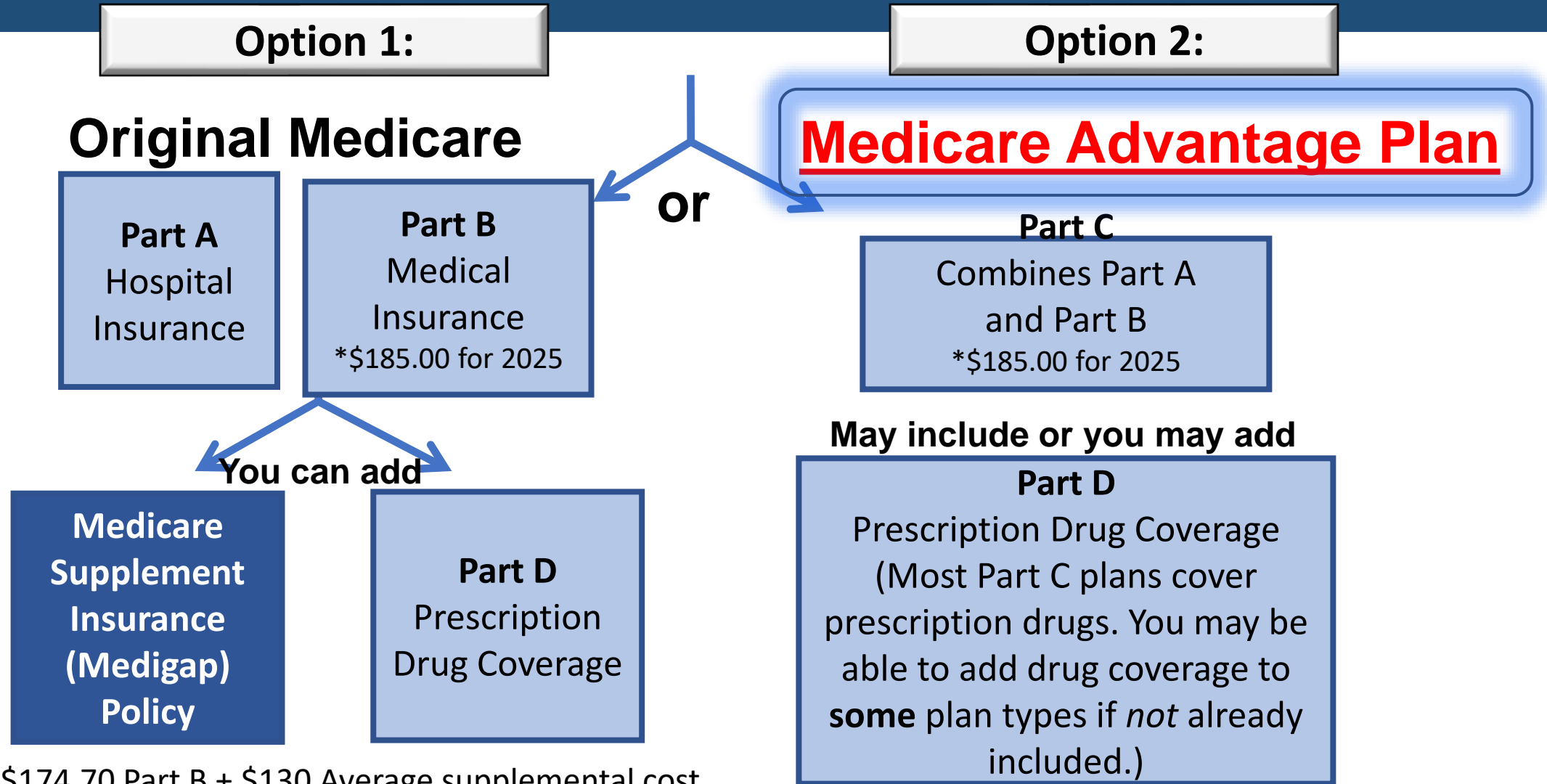
✓ Some extra benefits



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Your Coverage Choices



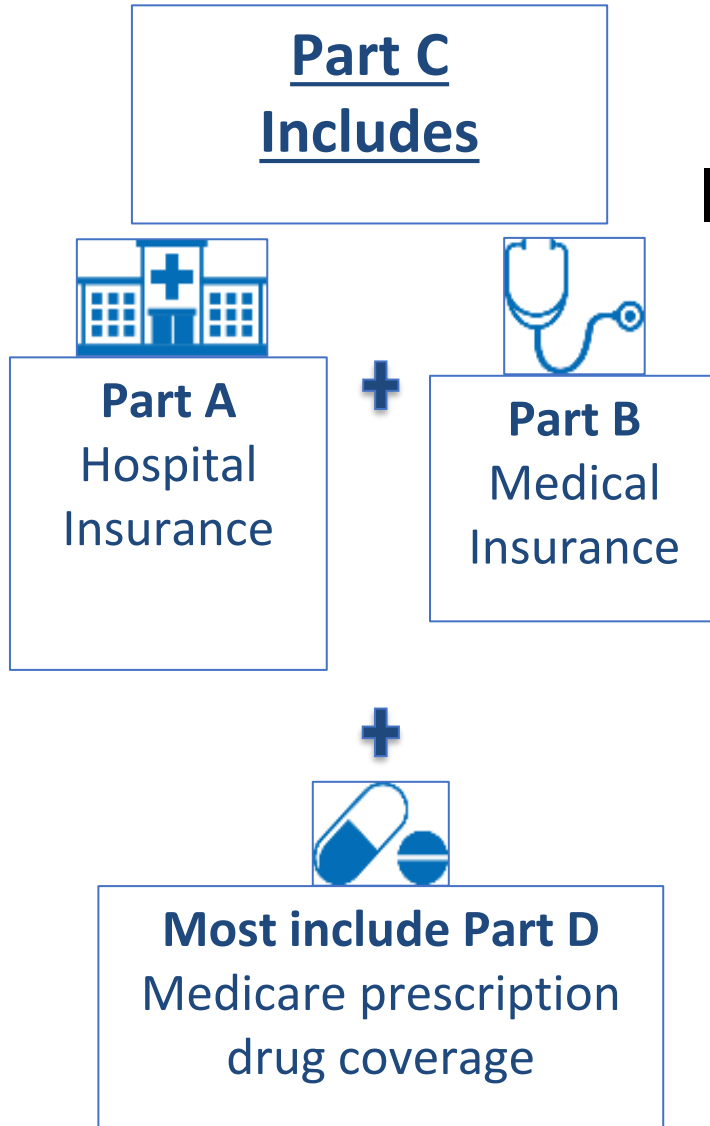
For 2025 \$174.70 Part B + \$130 Average supplemental cost totals Approx \$300 a month for Full Medical Coverage - minus \$257 part B deductible, NOT limited to a network

Medicare Advantage Plans (Part C)



- Medicare Advantage, sometimes called Part C, includes both Part A, Part B, and usually Part D.
- **Private insurance companies approved by Medicare provide your Medicare coverage.**
- In most plans you need to use doctors, hospitals, and other providers that are in the plan's network, or you will pay more or all the costs. Modeled off employer coverage.

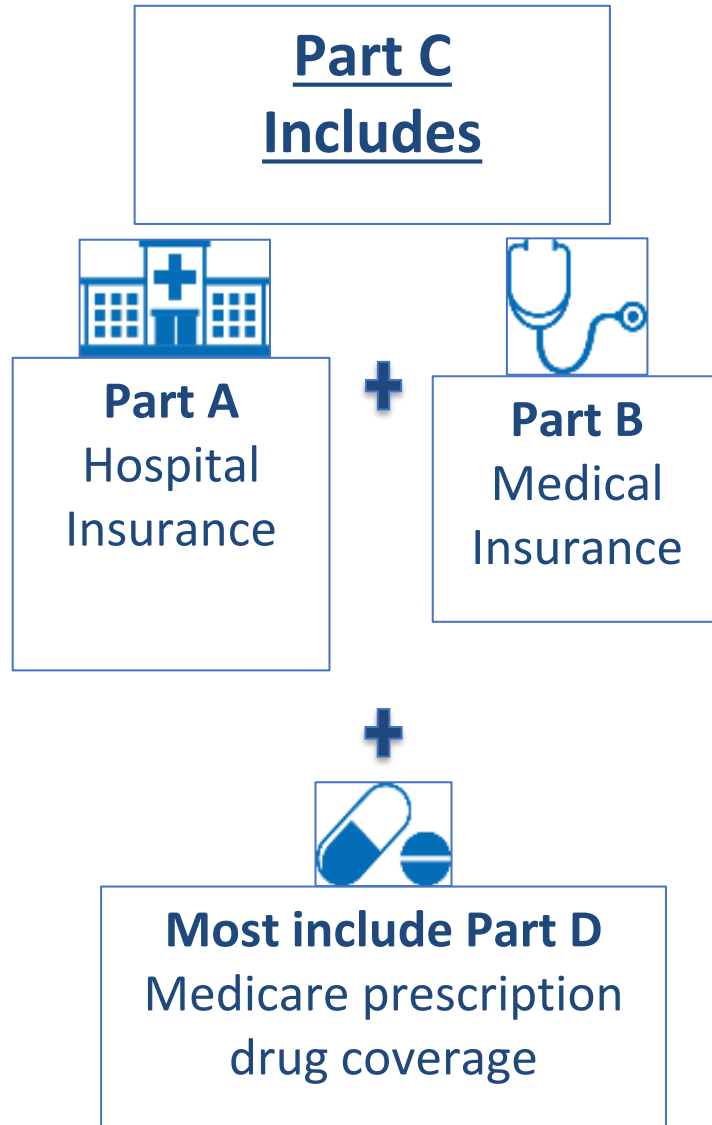
Medicare Advantage Plans (Part C)



If you join a Medicare Advantage Plan you:

- Still have Medicare rights and protections.
- You must follow the plan rules for how you get services.
- May choose a plan that includes Part D prescription drug coverage.
- Can't be charged more for certain services than you would pay under Original Medicare.
- May have different benefits and cost-sharing.
- May choose a plan that includes extra benefits not covered by Original Medicare, such as vision or dental care.
- Cannot use a Medigap policy to supplement your coverage.

Medicare Advantage Plans (Part C)



What you Pay in 2025

- Part B monthly premium
- Additional monthly premium depending on the plan
- Deductibles, coinsurance, and copayments
 - Different from Original Medicare
 - Vary from plan to plan
 - May be higher if out-of-network
- 2025 Out-of-Pocket yearly Maximum varies by plan but the average in Wisconsin is – \$8,850 (individual) for 2025

Medicare Advantage Plans (Part C)

Advantages

- May have lower monthly premium (beyond Part B premium).
- Coordinated care with network physicians.
- Some offer extra benefits (vision, dental, hearing).
- Varied plans and choices.
- Can change plans each year.
- Out-of-pocket copay maximum.
- Must follow CMS regulations.

Disadvantages

- May have higher out-of-pocket expenses.
- Higher costs when out of network.
- No State mandates or protections for extras
- Confusion over plans/coverage/networks
- Must re-evaluate plan each year/May need to change plans.
- Enrollment is limited to specific times of the year.
- May be expensive if you have chronic health conditions and meet your maximum out of pocket yearly.

Medicare Advantage Plans (Part C)

- **Medicare and Medicaid Dual Eligible Medicare Advantage plans and specials needs plans**
 - **For people with both Medicare and Medicaid**, they can change plans quarterly. These plans are advertised on TV and will typically include added benefits of a “food” card or debit card for over-the-counter supplies for people on both Medicare and Medicaid.
 - **Disadvantage of these plans include**
 - limited provider networks
 - prior authorizations
 - If the plan does not cover or denies a service Medicaid will not pay due to the plan's coordination of coverage.

Medicare Advantage Plans (Part C)

Medicare Enrollment Dashboard | CMS Data

- 68.9 total Medicare Enrollment with 51% on Medicare Advantage plans
- 58% percent of people on Medicare in Wisconsin are on a Medicare Advantage plan in May of 2025
 - 54% in La Crosse County, 59% in Vernon County, 42% in Monroe County
- 61% percent of people on Medicare in Minnesota are on a Medicare Advantage plan in May of 2025
- 38% percent of people on Medicare in Iowa are on a Medicare Advantage plan in May of 2025

Other Types of Coverage

Medicare Advantage (also known as Part C)

✓ Part A

✓ Part B

Most plans include:

✓ Part D

✓ Some extra benefits



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Other Types of Health Insurance

- Employer/Retiree Group Health Plan
 - Check with plan for coverage details.
 - Some offer **creditable** prescription coverage.
 - Contact your employer or union benefits administrator to find out how your insurance works with Medicare.
- Military Coverage: Veterans Administration (VA) or TriCare
- Medical Assistance/Low Income Programs

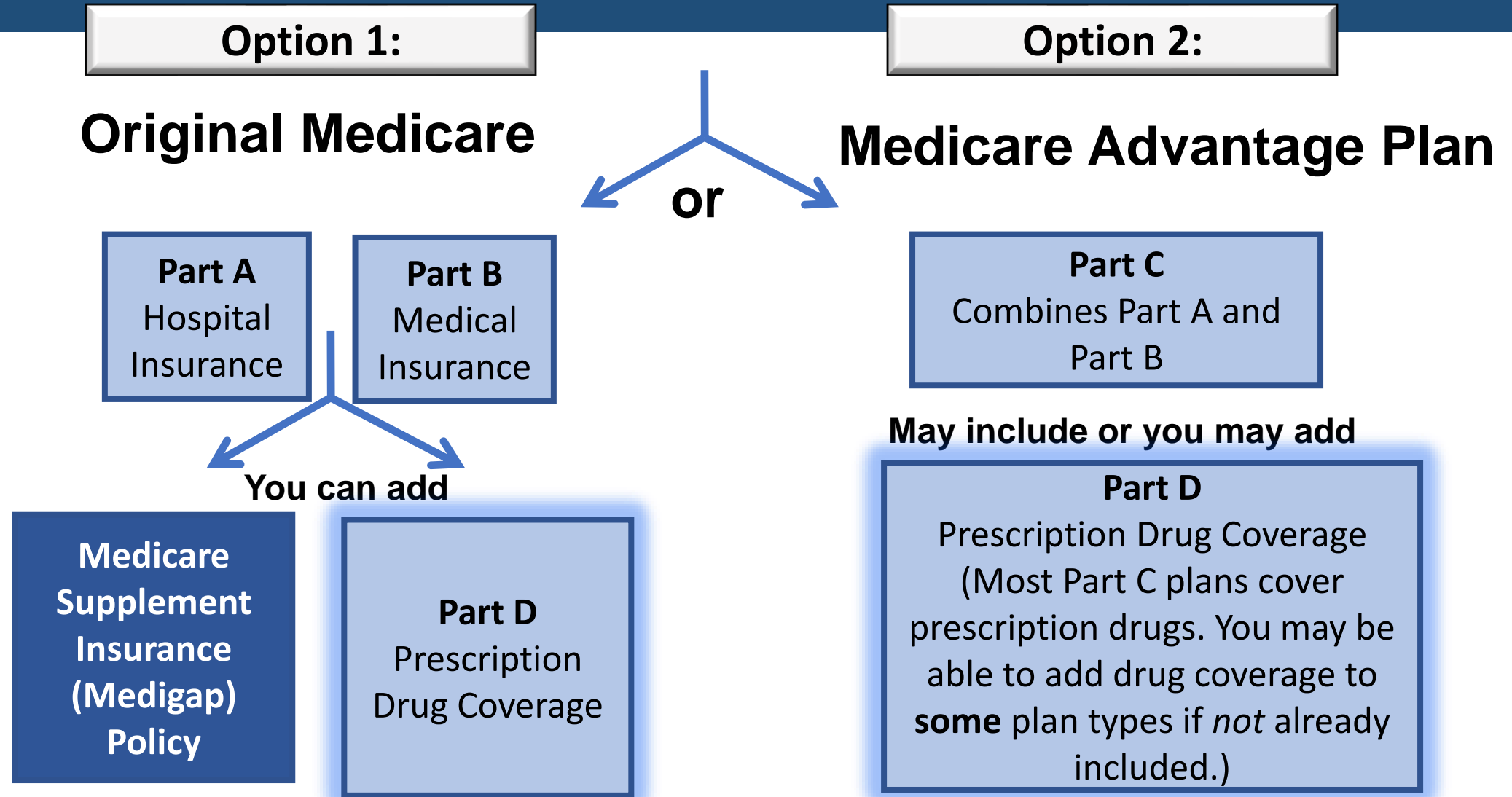


Part D



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Your Coverage Choices



Medicare Part D- Prescription Coverage



Part D
Medicare
prescription
drug
coverage

- To receive Prescription coverage, you must enroll in a Part D Plan.
- Covers prescription medications.
- Run by private companies that contract with Medicare.
- Part D Plans are provided through:
 - Medicare Prescription Drug Plans (PDPs) that work with Original Medicare.
 - Medicare Advantage Prescription Drug Plans (MA-PDs).

You can compare plans and enroll in a plan on the Plan Finder at:
www.medicare.gov

Medicare Part D – 2025 Costs



Part D
Medicare
prescription
drug
coverage

Premiums, Deductibles, and Copays or Coinsurance

- Costs vary by plan and change **annually**.
- 2025 premiums range from \$0 to \$130.80 per month
- 2025 Limit for a deductible is \$590
- Copays and coinsurance may vary per drug, per plan, per pharmacy.
- \$2000 maximum out of pocket limit * new for 2025

Income Related Monthly Adjustment Amount (IRMAA)

- People with Part D who have higher incomes will pay an additional amount on top of their premium. Income thresholds:
 - Individuals: \$106,000
 - Couples filing jointly: \$212,000
- This amount is based on their tax filing from two years prior. (2025 amount is based on 2023 tax filing.) Only about 7% of people with Medicare are subject to IRMAA.

Medicare Part D – Costs



Part D
Medicare
prescription
drug
coverage

Late Enrollment Penalty

- You may pay a late enrollment penalty if you did not enroll in Part D during the IEP and did not have other **creditable** coverage*.
- The penalty is 1% of the average national monthly premium for every month you delayed enrollment.
- The penalty will be added to your monthly premium if and when you enroll in a Part D plan, and it will continue as long as you are enrolled.

***Creditable Coverage:** Other prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard Part D coverage, such as:

- Veterans drug coverage
- SeniorCare
- Some types of Employer Coverage (must ask)

Help for People with Limited Income



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Help for People with Limited Income

For Prescription assistance:

- **Wisconsin Senior Care State Pharmacy Assistance program**
 - Income under \$37,560 for an Individual or under \$42,301 for a Married couple
 - This program looks only at income
 - call SeniorCare Customer Service at 800-657-2038 for application
- **Social Security Extra help for prescription coverage**
 - Income under \$23,475 for an Individual or under \$31,725 for Married couple
 - Assets need to be under \$17,600 for an Individual and \$35,130 for Married couple
 - Apply online at www.ssa.gov

Help for People with Limited Income

Prescription Assistance and Help to Pay the Medicare Part B premiums:

- **Medicare Savings programs (SLMB and SLMB+)**
 - Income under \$1,780.63 if single or under \$2,399.38 if married
 - Assets need to be under \$9,660 for an Individual and \$14,470 for Married couple
- **Medicare Savings program (QMB) ***
 - Income under \$1,324.27 if single or under \$1782.50 if married
 - Assets need to be under \$9,660 for an Individual and \$14,470 for Married couple
 - Is a Partial Medicaid Source, it provides Medicaid for Medical expenses ONLY, NO dental, No vision, and No transportation

Apply at your local Economic Support Agency

Annual Open Enrollment Period

October 15th – December 7th



- Medicare Part D plans, as well as Medicare Advantage plans (Part C), can change their plan details each year.
- Plan formularies, pharmacy networks, premiums, and other costs can change each year.

Review your plan each year!

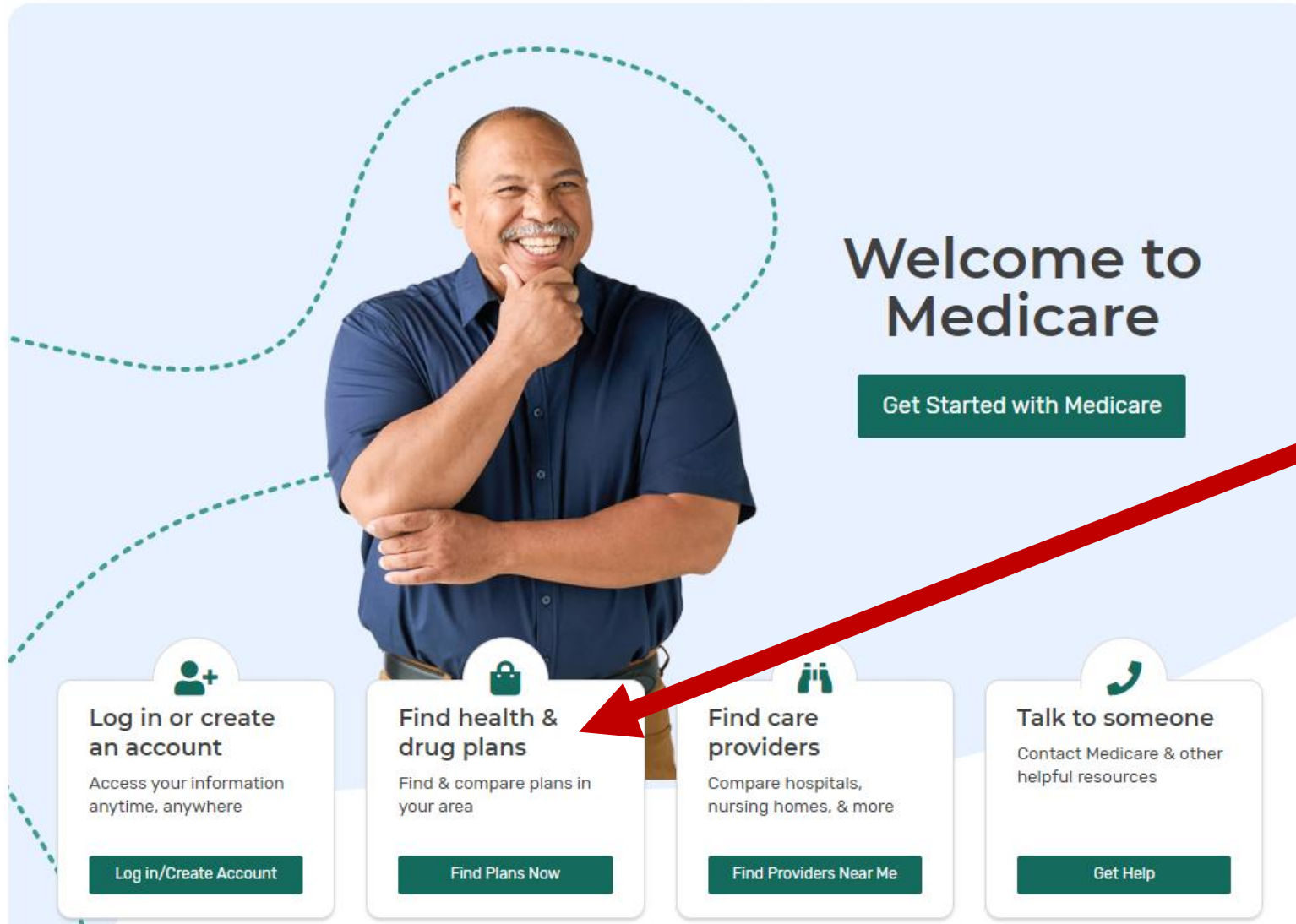
Annual Open Enrollment Period

How to Review and Compare Plans? Free, Unbiased Help is Available!

- Medicare Plan Finder at: www.Medicare.gov
- Medicare: **1-800-633-4227**
- WI SHIP / Medigap Helpline: **1-800-242-1060**
- Disability Drug Benefit Helpline: **1-800-926-4862**
- Your local **SHIP Counselors** provide unbiased assistance near you!

To find your local SHIP Counselor, call your county Aging and Disability Resource Center, call the WI SHIP number above or visit dhs.wi.gov/medicare-help

The Medicare Plan Finder



Compare plans at
www.medicare.gov

Click "Find Health
& Drug Plans"

- Create/Log into account to personalize your search to find plans that meet your needs.
- Compare plans based on star ratings, formularies, benefits, costs, and more.

Review & Resources



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State Health Insurance
Assistance Program

Review—Your Coverage Choices

Option 1:

Original Medicare

Part A
Hospital
Insurance

Part B
Medical
Insurance

You can add

**Medicare
Supplement
Insurance
(Medigap)
Policy**

Part D
Prescription
Drug Coverage

For 2024 \$174.70 Part B + \$130 Average supplemental cost totals Approx \$300 a month for Full Medical Coverage - \$240 part B deductible. Plus, part D premium \$0 - \$20 a month

Option 2:

Medicare Advantage Plan

Part C
Combines Part A and
Part B

May include or you may add

Part D
Prescription Drug Coverage
(Most Part C plans cover
prescription drugs. You may be
able to add drug coverage to
some plan types if *not* already
included.)

For 2024 \$174.70 Part B + Advantage premium \$0 to \$64 a month average * Plus healthcare co-pays for each service. Plus, part D is included.

For More Information or Assistance

Medicare Counseling for Wisconsin Residents

For **free and unbiased** help with Medicare, contact the State Health Insurance Assistance (SHIP) Program:

- Wisconsin SHIP / Medigap Helpline: **1-800-242-1060**
- Medigap Part D Helpline (for ages 60 and older): **1-855-677-2783**
- Disability Drug Benefit Helpline: **1-800-926-4862**
- Local Aging and Disability Resource Center (ADRC)
- Visit the Wisconsin Department of Health Services website to get Medicare help at dhs.wi.gov/medicare-help



For More Information or Assistance

Medicare Counseling for Minnesota Residents

For **free and unbiased** help with Medicare, contact the State Health Insurance Assistance (SHIP) Program:

- **Minnesota Aging Pathways** formerly the Minnesota Senior LinkAge Line 1-800-333-2433 or <https://mn.gov/aging-pathways/>
- Minnesota Aging & Disability Resources <https://mn.gov/adresources/>
- Local Human Services Departments
- Visit the Minnesota Department of Health Services website to get Medicare help at <https://www.dhs.state.mn.us/>



For More Information or Assistance

Medicare Counseling for Iowa Residents

For **free and unbiased** help with Medicare, contact the State Health Insurance Assistance (SHIP) Program:

- **Iowa SHIP and SMP**
1-800-351-4664 or <https://shiip.iowa.gov/>
- Iowa Aging & Disability Resources <https://hhs.iowa.gov/health-prevention/aging-services>
- Local Human Services Departments
- Visit the Iowa Department of Health Services website to get Medicare help at <https://www.hhs.iowa.gov>

