

Medicare Frequently Asked Questions (FAQs)

Q: What is Medicare?

A: Medicare is a federal health insurance program. The Social Security Administration (SSA) is the federal agency responsible for Medicare eligibility determination, enrollment, and premiums. For more information about Medicare benefits, premiums, enrollment, and eligibility issues, contact the SSA at (800) 772-1213 or TTY (800) 325-0778, or visit their website at www.ssa.gov.

Q: What is a Medicare Advantage plan?

A: Medicare Advantage Plans are a type of Medicare health plan offered by a qualified medical insurance company that contracts with Medicare to provide all your Part A and Part B benefits and often prescription drug coverage. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan. Generally, only care received from a provider that accepts Medicare will be covered. Your services are not paid for by Original Medicare because part of electing coverage in Medicare Advantage plan is assigning your Medicare benefits to the insurance plan.

Examples offered by UC:

UC Medicare Choice and Kaiser Senior Advantage.

Q: What is a Medicare Supplement plan?

A: Medicare Supplement plans are insurance plans that pay for some charges not covered by Medicare Part A & B. Some provide prescription drug coverage. Generally, only care received from a provider that accepts Medicare will be covered. Medicare pays first (Primary coverage) then the Medicare Supplement Plan pays after Medicare for covered services.

Examples offered by UC:

UC Medicare PPO and High Option (both plans administered by Anthem).

UC also offers the UC Medicare PPO without Prescription Drug Coverage plan.

Q: Should I enroll in Medicare while I'm working?

A: While you are actively working and continuously covered by our UC-sponsored medical plan, you may delay your enrollment in Medicare until you terminate your employment or retire from UC. If you are covering a spouse the same rule applies.

Important! If you are the domestic partner of a UC employee, contact Social Security and let them know that you are covered under your domestic partners employer-group-health-plan (EGHP) and confirm your ability to delay your enrollment to avoid late enrollment penalties with Social Security.

Q: Do I need Medicare Part A while I'm working?

A: Some employees decide to enroll in Medicare Part A because it is typically premium-free for employees that have worked and paid into Social Security and have earned the Part A for free.

Please note; Medicare is not compatible with the UC Health Savings Plan. If you are currently enrolled in the UC Health Savings Plan, you should not enroll in Medicare while you are still working. Contact the Health Care Facilitator Program for more information.

Important! Domestic partners & members of the UC Health Savings Plan have different considerations. Please contact our program for consultation.

Q: If I delay my enrollment into Medicare while I am working, will I have to pay a penalty?

A: Employees who do not enroll in Part B while still working are not subject to late enrollment penalties as long as they have maintained continuous medical coverage through active UC employment from age 65 on. Employees and their legal spouses aged 65+ are usually allowed to enroll in Part B at any time while continuously covered by medical insurance through active employment (or, immediately upon termination of employment or retirement). Social Security refers to this as your *Special Enrollment Period (SEP)*.

Important! If you are the domestic partner of a UC employee, contact Social Security and let them know that you are covered under your domestic partners employer-group-health-plan (EGHP) and confirm your ability to delay your enrollment to avoid late enrollment penalties with Social Security.

Q: I'm retired and will be Medicare-eligible soon, but I'm covered under my spouse's active employer group health plan. Should I enroll in Medicare?

A: While your employed spouse continues to work, you may formally defer your enrollment in Medicare until your spouse retires or loses coverage in the active employer group health plan. When either occurs, contact RASC within 31 days of losing coverage to unsuspend your UC coverage.

Q: When do I start the Medicare enrollment process?

A: If you are retired, you will receive a notification from UC 90 days prior to your/your dependents 65th birthday month. If you are not eligible under your own work records, you may qualify under your current spouse or former spouses work record when they turn 62.

Important! If you are approaching age 65 and you are applying for Medicare under a spouse or former spouse work record and they have not turned 62, it is your responsibility to reapply when they age 62.

Q: Am I required to enroll in Medicare after I retire?

A: Once you are retired, Medicare enrollment is mandatory. UC requires retirees (and covered family members) to enroll in Medicare, only if Part A is premium-free and coordinate Medicare with their UC medical coverage. Failure to comply may result in a penalty of \$419.60 each month until you comply. If you are not eligible for Medicare Part A premium-free through your own work history, you may be eligible for premium-free Medicare Part A through the work history of a current, former or deceased spouse. Eligibility is determined by Social Security.

If Social Security determines that you are not eligible for Medicare Part A for free, you must obtain proof from Social Security and provide the proof to RASC.

There are two exceptions for retirees:

- If the retiree lives outside the U.S.A., and/or
- Retired at age 65 or older prior to July 1, 1991 and were not enrolled in Medicare at that time.

Q: Why am I required to enroll in Medicare if I qualify for UC-retiree health benefits?

A: UC relies on Medicare to offset the cost of insurance. Retirees over age 65 without Medicare cost twice as much or more to insure. Medicare partially reduces the cost, which keeps the UC premiums affordable, which allows UC to continue to fund health benefits for retirees. To enroll in a UC-sponsored Medicare plan, your Medicare ID card must reflect both Part A and Part B. The [Medicare Fact Sheet: UC's Medicare policies for retirees](#) (PDF) describes UC's policies around Medicare for UC retirees.

Q: When I enroll in Medicare, what happens with my dependents coverage?

A: When some family members become eligible for Medicare and other family members are not eligible for Medicare, you're considered a split or mixed-Medicare family. The non-Medicare family members will remain in their same non-Medicare plan, while the family member enrolling in Medicare will need to complete the corresponding Medicare form, return it to RASC, and the convert to the Medicare coordinating plan.

Non-Medicare Members	Required Form	Medicare Members
UC Blue and Gold	UBEN121	UC Medicare Choice PPO
Kaiser Permanente	UBEN127	Kaiser Senior Advantage
Core	UBEN123	UC Medicare PPO
UC Care	UBEN123	UC Medicare PPO
UC Health Savings Plan	UBEN ???	Retiree choose any plan.

Q: Which medical plans are available when I retire?

A: Your medical plan options depends on where you live when you retire. It also depends on if you and your dependents are eligible and enrolled in Medicare Part A and Part B.

Non-Medicare Members	Required Form
UC Blue and Gold	California only
UC Care	Worldwide
UC Health Savings Plan	Nationwide
UC Medicare Choice PPO	California only
UC Medicare PPO	Nationwide
UC High Option	California only
Core	Worldwide
Kaiser Permanente	California only
Kaiser Senior Advantage	California only

Q: How much will I have to pay for Medicare

A: Medicare Part A should be free. If you are being charged a premium, please contact your Health Care Facilitator for information. The standard premium for those new to Part B in 2023 is \$164.90/month, though some people enrolled before 2023 may pay less. Be aware that Part B costs [more if you are high income](#). You may also have to pay a Part D-Income Related Adjustment Amount (IRMAA) if you have high income.

Q: How are Medicare Premiums Paid?

A: If you are receiving Social Security benefits, your Medicare Part B and Part D premiums will be deducted from your Social Security benefits each month. If decide to delay collecting your SSA benefit, you will be billed quarterly and receive the Medicare Premium invoice (CMS-500) to pay your bill. For more information, click here:

<https://www.medicare.gov/basics/forms-publications-mailings/mailings/costs-and-coverage/medicare-premium-bill>

Q: Will I receive a Medicare Part B reimbursement?

A: Some retirees will receive a Part B reimbursement, while others will not. This figure represents a payment from UC (added to your pension check) because the health plan they are enrolled in costs UC less than the maximum amount UC is willing to pay for the plan. For example, if the UC is willing to pay \$100/month towards a health plan and that health plan actually costs \$90/month, then the UC will take that \$10 amount and return it to the member, labeled as a Part B reimbursement. It is called a Part B Reimbursement because all Medicare enrollees have to pay a monthly Part B premium and the Part B reimbursement can be seen to help offset the costs retirees must pay for Part B. The amount can vary from year-to-year and, in fact, can be zero--it all depends on the monthly costs for the Medicare plan chosen.

Q: What are the abbreviations ER and MBR found on my UC pension income statements?

- **ER** is an abbreviation for “**Employer**”, or in other words the University of California (UC). The ER amount is what UC contributes towards the premium cost of your coverage.
- **MBR** is an abbreviation for “**Member**”, or in other words you. The MBR amount is what is deducted from your pension income and applied towards the premium cost.

It is always a good idea to check your pension statements on a monthly basis to make sure there are no errors, and if there is an error it can be corrected quickly.

To check your pension statements, visit [UCRAYS](#).

Q: What is Via Benefits?

A: Via Benefits is UC’s [Medicare Coordinator Program](#).

Via Benefits is UC’s strategy for providing medical coverage for retirees that live in the US, but outside of California. When all family members are Medicare-eligible and live out-of-state, UC will move the family to the Medicare Coordinator Program. This program does not affect retiree dental, vision or legal coverage.

To be eligible for this program, retirees and all covered family members must:

- Be eligible for and enrolled in Medicare Parts A and B
- Live in a state outside California
- Be eligible for UC retiree health insurance

For more information, call 855-359-7381 (TTY:711),

Monday - Friday, 5am to 4pm (PST) or click here:

<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/medicare/medicare-exchange.html>

Q: When I retire, will I be able to change my health plans?

A: Yes, when you retire, you will have the opportunity to make changes to your health plans during our annual enrollment period.

Q: How can I compare UC’s Medicare plans?

A: Which Medicare Plan is Right for You? is a brochure and summary of UC’s Medicare plans found on UCnet:

<https://ucnet.universityofcalifornia.edu/forms/pdf/which-medicare-plan-is-right-for-you-download.pdf>

Q: Where can I find more information on Medicare?

A: Everything you need to know about what UC requires of you when it comes to Medicare can be found in the Medicare Fact Sheet on UCnet:

<https://ucnet.universityofcalifornia.edu/forms/pdf/medicare-factsheet.pdf>

Q: If I have additional questions, who should I call?

Contact the CMS for Medicare questions:

Centers for Medicare & Medicaid Services (CMS)

- 1-800-MEDICARE (800-633-4227) say “agent”
- 1-877-486-2048 TTY users
- <https://www.medicare.gov/>

Contact the SSA for Social Security questions:

Social Security Administration (SSA)

- 1-800-772-1213
- 1-800-325-0778 TTY users
- [SocialSecurity.gov/](https://www.ssa.gov/)

Health Insurance Counseling/Advocacy Program

Medicare information and assistance

<https://cahealthadvocates.org/hicap/>

- Los Angeles County, call (213) 383-4519
- For all other counties, call (800) 434-0222

Q: If I still have questions after contacting Medicare and Social Security, who should I call?

A: Contact your Health Care Facilitator (HCF) Program by sending an email to: HCFHelp@chr.ucla.edu

• **Erika Castillo**

Serving employees and retirees with last names beginning with A – K.

• **Debra Wells**

Serving employees and retirees with last names beginning with L – Z.

