Medicare Checklist for Retirees

Apply for Medicare Parts A and B

UC requires all retirees and family members who are eligible for Medicare Part A with no monthly premium to enroll in Part A (hospital) and B (medical). It is necessary that you apply for Medicare – even if you have not paid into Social Security. You may be eligible for Medicare through the work history of a spouse. Most people are eligible for Medicare when they turn 65, some are eligible earlier due to a disability.

☐ If you are in the process of retiring, please apply for Medicare about 2 months prior to your retirement date. You will receive a "Request for Employment Information" form from your UCOP retirement advisor to take to the Social Security office.

☐ If you are retired, turning 65 and NOT yet receiving a Social Security pension please apply for Medicare about 3 months prior to your 65th birthday.

☐ If you are retired, turning 65 and receiving a Social Security pension, you will automatically be enrolled in Medicare Parts A and B. Social Security will mail you a Medicare card a few months before you turn 65 or become eligible for Medicare due to a disability or health condition.

HOW TO APPLY FOR MEDICARE:

Apply for Medicare Parts A and B at the Social Security office or online at [http://www.ssa.gov/](http://www.ssa.gov/).

You can meet with an advisor at the Social Security office in Paseo Nuevo or in the community where you live. Call 1-866-695-6285 to make an appointment in Santa Barbara. (Nationwide 1-800-772-1213).

You do not need to enroll in Medicare Part D (drug). UC will enroll you in a Part D (Drug).

UC Enrollment Forms

Complete the enrollment form for your UC medical plan.

UCOP and the insurance carrier will transfer you to the Medicare version of your UC medical plan. Your family members enrolled in the UC-sponsored medical plan who are not eligible for Medicare will remain in the non-Medicare version of the plan or a “partner” plan.

☐ Health Net Blue & Gold HMO members – enroll in Medicare version of plan

*Medicare Advantage Universal Enrollment/Election Form* (UBEN 125)

Mail original copy to insurance plan – see address on form.
Mail or fax copy to UC Retiree Insurance
The medical insurance carrier will use this form to assign your Medicare benefits (Part A, B and D) to Health Net Seniority Plus HMO.

☐ Kaiser HMO members – enroll in Medicare version of plan

*Medicare Advantage Universal Enrollment/Election Form* (UBEN 127)

Mail original copy to insurance plan – see address on form.
Mail or fax copy to UC Retiree Insurance
The medical insurance carrier will use this form to assign your Medicare benefits (Part A, B and D) to Kaiser Senior Advantage HMO.
UC Care, Health Savings Plan & Core members - enroll in Medicare PPO

Medicare Prescription Drug Plan (PDP) Enrollment Form (UBEN 123)

Mail a copy to UC Retiree Insurance
OptumRx will use the form to enroll you in the Medicare Part D plan that is bundled with your Medicare PPO.
Call Anthem 1-844-437-0486 after your Medicare effective date to set-up Medicare Crossover.

Not Eligible for Medicare - Medicare Denial Letter from Social Security Administration
Retirees and family members who are not eligible for Medicare Part A with no monthly premium are not required to enroll in Medicare. They will remain on the non-Medicare version of the UC medical plan.

Mail a copy of the Medicare Denial Letter to UCOP Retiree Insurance.

Medical Plan Premiums

1) Medicare Part B (Medical) Premium
   - $134 per month (base rate for those new to Part B in 2017)
   - Premium for Part B will be higher if your income is above $85,000 (single) or $170,000 (married couple)
   - Deducted from your Social Security check, if you receive one.
   - If you are not yet receiving a Social Security benefit, Social Security will bill you.
There is no premium for Part A (Hospital) if you are eligible for Medicare.

2) Medicare Part D (Drug) Premium
   - You will be enrolled in the Part D program that is bundled with your medical plan.
   - Most retirees will not pay an additional premium for this drug plan; it is included in the monthly cost of your medical plan.
   - Retirees earning more than $85,000 (single) or $170,000 (married couple) will pay an additional premium for Part D.
     - Deducted from your Social Security check.
     - If you are not yet receiving a Social Security benefit, Social Security will bill you.

3) UC Medical Premium
   - Varies based on the medical plan and by retiree benefits program
     - Some retirees receive the full “UC Contribution”.
     - Others receive a percentage of the “UC Contribution (Graduated Eligibility).
   - Deducted from your monthly retirement check.
   - “Part B Reimbursement” may be added to your UC retirement check.
If the cost of your medical plan is less than the full “UC Contribution” for which you are eligible, the amount left over goes toward reimbursing part of the amount you pay to Social Security for Medicare Part B. This reimbursement is added to your UC retirement check.
Transferring to Medicare Plan

The Medicare version of your medical plan may have different benefits, services areas, behavioral health providers and doctors than the non-Medicare version of the plan.

☐ Read the UC Medicare Factsheet.

☐ Does your Primary Care Physician (PCP) accept your Medicare HMO plan?

[e.g. Santa Barbara Select IPA does not accept Health Net Seniority Plus – see below]

☐ Is the Medicare version of your current plan available where you live?

[e.g. Health Net Seniority Plus is not available in Santa Maria or Ventura County – see page 4]

☐ Does your PPO physician accept Medicare?

☐ Will your behavioral health plan change? Is your clinician in the new plan’s network?

- Health Net Seniority Plus members are covered by MHN and must select clinicians who are contracted with both MHN and Medicare.

- Medicare PPO and High Option members may select Medicare and non-Medicare clinicians.

Health Net with Medicare in Santa Barbara

Health Net contracts with local medical groups to deliver and coordinate patient care. There are three medical groups in Santa Barbara - Sansum Clinic, Jackson and Santa Barbara Select IPA.

Health Net Seniority Plus (HNSP) is the Medicare version of Health Net Blue & Gold HMO. Sansum Clinic and Jackson are the only HNSP provider in Santa Barbara. Santa Barbara Select IPA medical group is no longer a provider for HNSP.

You have two options if your Health Net Blue & Gold HMO primary care physician is affiliated with Santa Barbara Select IPA. When you or a family member becomes eligible for Medicare you may:

1) Keep Health Net Seniority Plus and transfer to a primary care physician who is affiliated with Sansum Clinic or Jackson. Only the family member who is enrolled in Medicare must change to Sansum or Jackson. All care will be coordinated and delivered by Sansum or Jackson physicians; you may NOT go back to your Santa Barbara Select IPA physicians.

2) Change to one of the following medical plans to keep your physicians in Santa Barbara Select IPA. UC will allow this mid-year plan change to avoid a disruption in your medical group.

- Medicare PPO. Non-Medicare family members will enroll in UC Care PPO or Core.

- High Option – available if ALL family members are in Medicare

- Submit an Enrollment/Change Form (UBEN 100) and an Medicare Prescription Drug Plan Enrollment Form (UBEN 123) to the Retirement Administration Service Center (RASC). Forms must be received the month prior to your Medicare effective date.
Health Net with Medicare in Santa Maria and Ventura County

If you live in Santa Maria or Ventura and are enrolled in Health Net Blue & Gold HMO, you and your family members must change plans when you become eligible for Medicare. Health Net Seniority Plus is not available in Santa Maria or Ventura County.

You must enroll in one of the following Medicare Supplement plans for yourself and your family members:

- Medicare PPO. Non-Medicare family members will enroll in UC Care PPO or Core.
- High Option – available if ALL family members are in Medicare
- Submit a UBEN 100 Enrollment/Change form and an Optum Rx Enrollment Form to the Retirement Administration Service Center (RASC). Forms must be received the month prior to your Medicare effective date.

“Period of Darkness”

There can be a short period of time when your non-Medicare plan ends and the Medicare version of your plan is electronically transferred to the health insurance carrier. We call this the “period of darkness” because the electronic record of your enrollment is in transition and it appears that your coverage has been terminated.

If you try to fill a prescription during this transition period, it is likely that the pharmacy will tell you that your insurance has been cancelled. It hasn’t, your retiree or Medicare enrollment at the health plan just hasn’t yet been updated.

If this happens to you, please contact the Health Care Facilitator office or UC Customer Service. They will contact the health insurance carrier and ask that your records be manually updated.

Resources

UCSB Heath Care Facilitator Program
Laura Morgan
(805) 893-4201
Laura.morgan@hr.ucsb.edu

UC Customer Service
Retirement Administration Service Center (RASC)
(800) 888-8267