



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Getting Started: Medicare and other health insurance/coverage

**1-800-478-6065**

If you already have health insurance it may affect your options with Medicare and any other decisions you might need to make. Consider what you might have now and check the facts.

- Health insurance through my current job, my spouse's current job, or a family member's current job
  - *If you still work in a job that provides an Employer Health Benefit Plan or you have spousal benefits through your spouse's active employment and it is not through COBRA, you can still get MEDICARE Part A without payment (contact Social Security Administration 1-800-772-1213 to be sure you have worked enough quarters). You may consider delaying your Part B enrollment until you lose your health insurance through your or a spouse's active employment and then use your Special Enrollment Period to enroll without penalty later on. Keep documentation showing when your coverage terminates, as Social Security will want to have that information. Avoid penalties by keeping documentation organized.*
- Retiree health insurance through a former job such as Teamsters, Alaska Care, GEHA
  - *Print out and review the Summary of Benefit booklet from your former employer so that you know exactly what your rights and coverages include and don't include. Almost all retiree plans require that you enroll in Medicare Part A and B and then Medicare becomes primary (pays first) to your retiree health plan.*
- COBRA (Consolidated Omnibus Budget Reconciliation Act)
  - *It is fine to take COBRA, though costly, and be sure that you do not exceed 8 months on COBRA, as you will still have the Special Enrollment Period of up to 8 months after losing employee group health coverage. Be careful to avoid penalties and being locked out of the enrollment period by thinking you can enjoy COBRA.*
- TRICARE/TRICARE for Life
  - *Tri-Care for Life requires you have Medicare Part A and B; it does have creditable prescription drug coverage, so you probably do not want to have a Medicare Part D plan in addition to the creditable drug coverage through TRICARE.*
- Department of Veterans Affairs benefits
  - *The V.A. provides a Health Care Delivery System for qualified veterans. You can use that exclusively OR you can use the V.A. and also have Medicare to access providers outside of the V.A. system. The V.A. also provides prescriptions, so if you only stay within the V.A. system you might not want a Part D plan. If you want to utilize providers outside of the V.A. system, then you'll want a Part D Plan, too.*
- Tribal Health Services (IHS)
  - *The IHS is a Health Care Delivery System for Alaska Native people. You can use that exclusively OR you can use tribal health facilities and also have Medicare to access providers outside of the tribal network. Many tribal facilities also provide prescriptions, so if you only stay within the tribal system you might not want a Part D plan. If you want to utilize providers outside of the tribal system, then you'll want a Part D Plan, too.*
- Medicaid
  - *If you are on Alaska Medicaid (sends stickers monthly) and turn 65 or become eligible for Medicare due to disability, you will have Medicare as primary and Medicaid as secondary for hospital, medical and prescription coverage part D.*
- Other – gather up documents and contact the SHIP office at 800-478-6065 or 1-800 MEDICARE