

What's New with Medicare in 2023



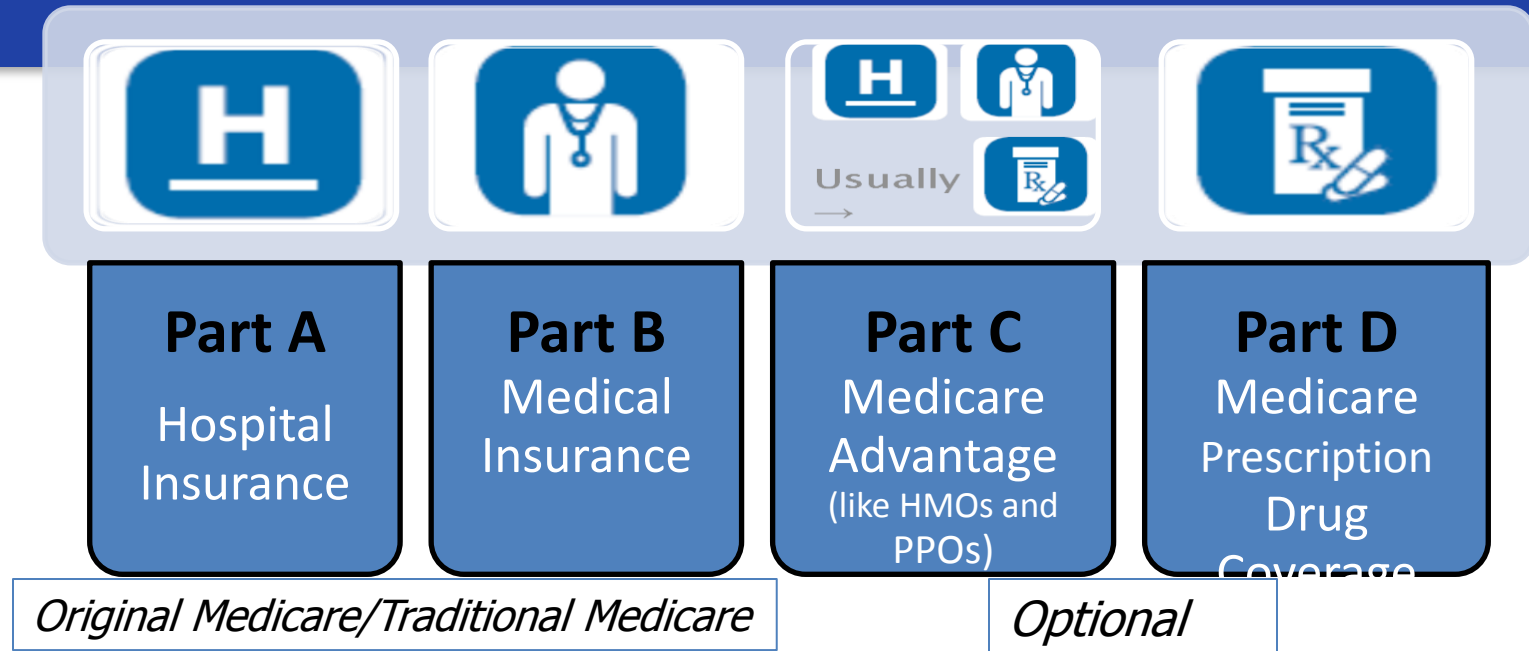
SHIP

State Health Insurance
Assistance Program
Navigating Medicare

Information as of October 18, 2022

SHIP is administered by the NJ Department of Human Services under a federal grant from the U.S. Administration for Community Living.

Review of Basics: Medicare has Four Parts



Each part of Medicare has different:

- ✓ Rules for enrollment
- ✓ Monthly premiums
- ✓ Deductibles
- ✓ Cost sharing for services (coinsurance and copays)

Choices in Medicare

When you come to the fork in the road....



Original Medicare (Parts A and B)+ Medigap

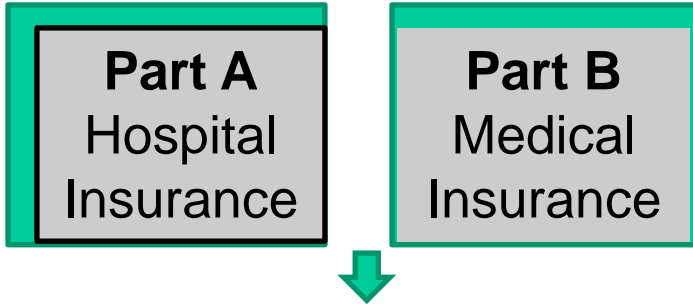
- More provider choice
- More complete coverage
- May require additional premiums for supplemental insurance and Part D if no other creditable coverage from retiree plan, union, Medicaid, MSP, etc.

Medicare Advantage

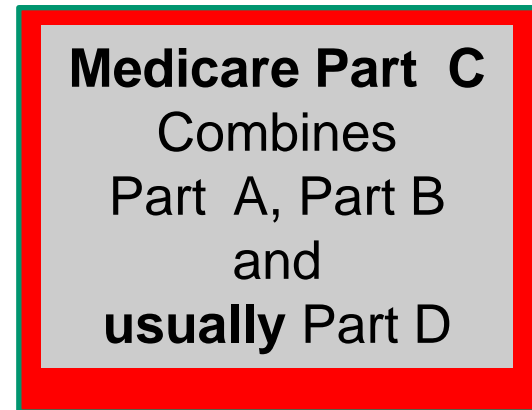
- Provider Networks
- Pre-approval process
- Higher cost-sharing
- Lower or no additional premium for MA plan. Must pay monthly Part D premium regardless.
 - Extra Benefits

Your Medicare Choices

Original Medicare



Medicare Advantage Plan (HMO or PPO)



Part D Prescription Drug
Coverage or other
creditable drug plan

2023 Original Medicare: Your Part B Costs

- **Premium: \$164.90**/month for most beneficiaries (\$170.10 in 2022)
- **Annual Deductible: \$226** (was \$233 in 2022)
- **Coinsurance:**
 - **20%** for most Part B services
- **Excess Charge** – additional 15% coinsurance for providers who do not accept Medicare allowed amount as payment in full (assignment)

NOTE:

If you have **Medicare Supplement Policy (Medigap)** or have retiree health benefits from former employer, usually covers some or all of Medicare Part A and Part B cost sharing.

2023 Medicare Part B Premiums

If Your Yearly Modified Adjusted Gross Income in 2021 was		Premium you paid for Part B in 2022	Premium you pay per month for Part B in 2023
File Individual Tax Return	File Joint Tax Return		
\$97,000 or less	\$194,000 or less	\$170.10	\$164.90
\$97,001 - \$123,000	\$194,001 - \$246,000	\$238.10	\$230.80
\$123,001 - \$153,000	\$246,001 - \$306,000	\$340.20	\$329.70
\$153,001 - \$183,000	\$306,001 - \$366,000	\$442.30	\$428.60
\$183,001 - \$500,000	\$366,001 - \$750,000	\$544.30	\$527.50
Above \$500,000	Above \$750,000	\$578.30	\$560.50

IRMAA- Income-related Monthly Adjustment Amount

Annual Enrollment for People with Medicare

- From **October 15** to **December 7** you can
 - ✓ Join or switch a **Medicare Prescription Drug Plan**
 - ✓ Join or switch a **Medicare Advantage Plan**
- Time to **shop & compare** health and drug plan choices
 - ✓ Is your current plan still best one for you (*best **costs** and **coverage***)
 - ✓ Choose the plan that fits your needs
- Coverage begins on January 1, 2023
 - ✓ You'll have membership card/materials in hand



When you come to the fork in the road.....

NOTE: Enrollment or changes to Medicare Supplement Policies (Medigaps) can be submitted anytime for those age 65+ (not restricted to Fall Enrollment Period).

NJ Medicare Drug Plans 2023



- 24 drug plans available
- **Cigna Essential Rx Plan ending.**
 - Members moved to **Cigna Extra Rx Plan**
 - Members will see **premium inc. from \$34.90 to \$73.50 per month.**
- Other plans with significant premium increase:
 - **Horizon Medicare Blue Saver Plan- from \$28.50 to \$59.50**
 - **Humana Walmart Value Plan- from \$22.70 to \$34.00**
 - **Mutual of Omaha Premier Plan- from \$37.10 to \$65.70**
- Lowest Premiums:
 - **SilverScript Smart Saver Rx - \$6.80**
 - **Wellcare Value Script - \$9.30**
 - **Cigna Saver Rx - \$13.80**

NJ Part D Plan Chart- things to note

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- Most plans with a deductible exclude the deductible for some tiers (*you pay a copay for these drugs, plan pays the rest*)
- Five plans have additional coverage in the gap
 - Member will pay **less** than 25% for some drugs

NEW FOR 2023

\$35 cap on Insulin copay!

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- Starting 1/1/2023, insulin covered by Medicare plans cannot have copay higher than \$35 per month
 - No deductible
 - No Coverage Gap
- All Medicare drug and health plans can choose which insulin to cover on their drug list (formulary)
 - Need to enroll in plan that has your insulin covered.
 - Need to use your plan's in-network local pharmacy or mail order.

\$35 insulin copays will **NOT** show on Medicare.gov

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Inflation Reduction Act passed too late to be reflected on Medicare.gov Plan Finder.

Do plan comparison without insulin on the drug list.

1. Capture top 3 plans with best costs and coverage for non-insulin medications
2. Run second plan comparison only for the insulin to find plan with best coverage (and maybe cost)
3. See if any plans in insulin comparison match plans in the first run of best plans for non-insulin meds.

Part B Insulin Cost Sharing

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- Starting **July 1, 2023**
 - Insulin used with DME pump
 - Capped at \$35 per month cost share and no deductible
 - ✦ *currently covered with 20% cost share after B deductible met.*
 - **Cap only for those in Original Medicare, not MA plans.**



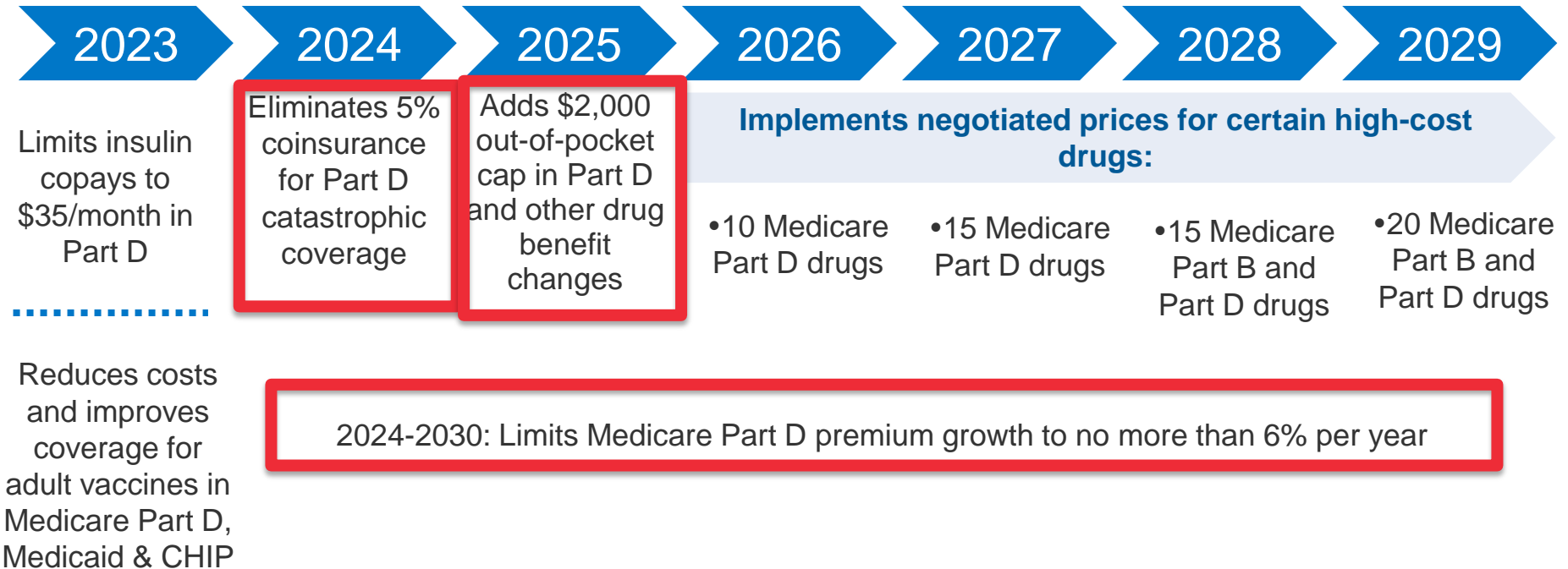
\$0 Cost for Medicare Covered Vaccines



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- Part D-covered adult vaccines recommended by the Advisory Committee on Immunizations Practices (ACIP) will be covered by Medicare Part D at 100%.
 - Includes vaccines for shingles (**Shingrix**)
 - and Tetanus-Diphtheria-Whooping Cough
- ALL Medicare drug and health plans **MUST** cover these vaccines on their plan formulary.



Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act



Source: Kaiser Family Foundation



Chart of Part D Plans available on NJ SHIP webpage www.aging.nj.gov

Company Name	Plan Name	Benefit Type	Premium with Medicaid or LIS/Extra Help	Monthly Premium	Annual Drug Deductible	Additional Coverage Offered in the Gap	Contract ID	Plan ID	Plan's Performance Rating*	\$0 premium with NJ PAAD	Preferred Pharmacy Chains **	Participating in Insulin Savings Program
UnitedHealthcare 1-888-867-5564 aarpmedicarerx.com <i>National Plan</i>	AARP MedicareRx Walgreens	Enhanced	\$5.90	\$28.20	\$350 \$0 deduct for Tier 1 drugs	No Additional Gap Coverage	S5921	386	3 stars	PAAD pays the premium but does not enroll	Walgreens	
	AARP MedicareRx Saver Plus	Basic	\$0	\$36.10	\$505	No Additional Gap Coverage	S5921	349	3 stars	PAAD pays the premium	Walgreens, Walmart	
	AARP MedicareRx Preferred	Enhanced	\$74.30	\$109.30	\$0	Covers Tiers 1 & 2 in the Gap	S5820	003	3.5 stars		Walgreens, Walmart	
Cigna 1-800-735-1459 cignamedicarerx.com <i>National Plan</i>	New Cigna Saver Rx	Enhanced	\$13.80	\$13.80	\$505, \$0 deduct for Tier 1 & 2 drugs	No Additional Gap Coverage	S5617	354	3 stars	PAAD pays the full premium	Rite Aid, Walgreens, Walmart	
	Cigna Extra Rx	Enhanced	\$38.50	\$73.50	\$100 \$0 deduct for Tiers 1, 2, 3, 6	Covers Tiers 1 & 2 in the Gap	S5617	249	3 stars		Rite Aid, Walgreens, Walmart	
	Cigna Secure Rx	Basic	\$0	\$34.30	\$505 \$0 deduct for Tiers 1 & 6 drugs	No Additional Gap Coverage	S5617	018	3 stars	PAAD pays the premium	Rite Aid, Walgreens, Walmart	

Medicare Plan Finder

- Visit www.medicare.gov

The screenshot shows the Medicare Plan Finder website interface. At the top left, a dark blue banner reads "It's Open Enrollment — now to Dec 7" with a "Find Plans" button below it. In the center, a man wearing a white shirt and a straw hat is looking to the right. To his right, the text "Welcome to Medicare" is displayed in large, bold letters, with a "Get Started with Medicare" button underneath. Below the man, there are four white cards with green icons and buttons:

- Log in or create an account**: Access your information anytime, anywhere. Button: "Log in/Create Account".
- Find health & drug plans**: Find & compare plans in your area. Button: "Find Plans Now". A large yellow arrow points to this card.
- Find care providers**: Compare hospitals, nursing homes, & more. Button: "Find Providers Near Me".
- Talk to someone**: Contact Medicare & other helpful resources. Button: "Get Help".

How To Compare Plans:



- **Coverage:** Are my drugs covered by the Plan? Are there any restrictions (*prior authorization, step therapy*)?
- **Costs:** Look at premium, copays, deductibles. Compare “*total yearly drug + premium cost*”.
 - Remember the double plan finder search for insulin costs.
- **Convenience:** Is my pharmacy in plan’s network? Offer mail order? Have preferred pharmacy with lower copays?
- **Coordination:** Will it work with my other health or drug benefits?

Sample Page on Medicare Plan Finder



Plan Details Page:

ESTIMATED TOTAL DRUG + PREMIUM COST

CVS Pharmacy #00824

Preferred Preferred in-network pharmacy

Total yearly drug + premium cost

\$1,508.19

When you'll meet your deductible



January 2023

When you'll enter the coverage gap ▾



September 2023

When you'll get out of the coverage gap



You won't get out of the coverage gap in 2023

Insulin Pop-Up Message on Plan Finder

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	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Humalog kwikpen 100unit/ml solution pen injector ^[1]	\$567.47	\$567.47	\$96.47	\$141.87	\$28.37



Important! Starting January 1, 2023, the cost of a one-month supply of each Part D-covered insulin will be **capped at \$35**. If you get a 60- or 90-day supply of insulin, your costs can't be more than \$35 for each month's supply of each covered insulin.

This new \$35 cap may not be reflected when you compare 2023 plans. You should talk to someone for help comparing plans.

Create a Medicare Account



It's Open Enrollment -
now to Dec 7

Find 2022 Health & Drug Plans

Log in/Create Account



- Go to www.Medicare.gov
- After creating an account, you will be able to see all your Medicare Claims for Parts A and B (hospital and medical)
- List of your medications already uploaded if you have a Medicare Part D plan.
- How to video found on You Tube

<https://www.youtube.com/watch?v=i6imlBKikSg&feature=youtu.be>

What if your prescription is not covered by the plan you choose?



Once open enrollment is over, you are locked into your plan for the year.

1. You and your doctor should work with the plan
 - **Switch** to similar drug that is on the formulary
2. If you cannot switch drugs:
 - Your doctor can request an **Exception** to have it covered
 - If plan denies your exception request can **Appeal**
3. Change to Plan that covers your drug during next Annual Enrollment or special enrollment

Your Medicare Choices

Original Medicare

Part A
Hospital
Insurance

Part B
Medical
Insurance

Part D Prescription Drug
Coverage or other
creditable drug plan

**Medicare Supplement
Insurance**

Medigap Policy or
retiree group health plan

Medicare Advantage Plan (HMO or PPO)

Medicare Part C
Combines
Part A, Part B
and
usually Part D

If you have Original Medicare, and want a Medigap Policy

- Policies sold by insurance companies
- Cover “cost sharing” in Original Medicare Plan:
Part A & B Deductibles, Co-pays, Coinsurance
- Also called “**Medicare Supplement Insurance**”
- 10 Standardized Policies Available
 - Labeled Plan A thru N
 - **Plans of same letter have same coverage**
 - **Only premium costs are different**
- Can go to **any** doctor, hospital, or provider that accepts Medicare in any state

How Medigap Policies Work

- You pay monthly premium for Medigap in addition to Medicare Part B premium
 - \$100 - \$300 per month based on plan and age
- Medigap pays claim after Medicare pays
- Only covers Medicare services
- **Company can turn you down for coverage after your first six months with Part B**
- Does NOT cover prescription drugs, need separate Medicare Part D Prescription Drug Plan
- Premiums increase with age, and increase any time of year with state approval
- Can keep the policy if you move anywhere in the U.S.

BENEFITS INCLUDED IN THE TEN STANDARD MEDICARE SUPPLEMENT PLANS—2022

Basic Benefit: Included in all plans

•**Hospitalization:** Part A copayment, coverage for 365 additional days after Medicare benefits end, and coverage for 60 lifetime reserve days copayment.

•**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses).

•**Blood:** First 3 pints of blood each year.

•**Hospice:** Part A cost sharing.

High Deductible Plan F and Plan G – \$2,490/2022--\$2,700/2023

A	B	C	D	F*	G*	K	L	M	N
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit*	Basic Benefit**	Basic Benefit	Basic Benefit**
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance (50%)	Skilled Nursing Coinsurance (75%)	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible (50%)	Part A Deductible (75%)	Part A Deductible (50%)	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess	Part B Excess				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out of Pocket limit \$6,620 \$6,940	Out of Pocket limit \$3,310 \$3,470		

Medigap Plan Benefits

2023	Plan A	Plan B	Plan D	Plan G*	Plan K**	Plan L**	Plan M	Plan N
MEDICARE PART A COSTS								
Hospital Deductible: Covers \$1,600 in each benefit period.		★	★	★	50%	75%	50%	★
Hospital Copayment: Copay for days 61-90 (\$400) and days 91-150 (\$800) in hospital; also provides payment in full for 365 additional lifetime days.	★	★	★	★	★	★	★	★
Skilled Nursing Facility Copay: Covers \$200 a day for days 21-100 each benefit period.			★	★	50%	75%	★	★
Hospice Care: Coinsurance for respite care and other Part A-covered services.	★	★	★	★	50%	75%	★	★

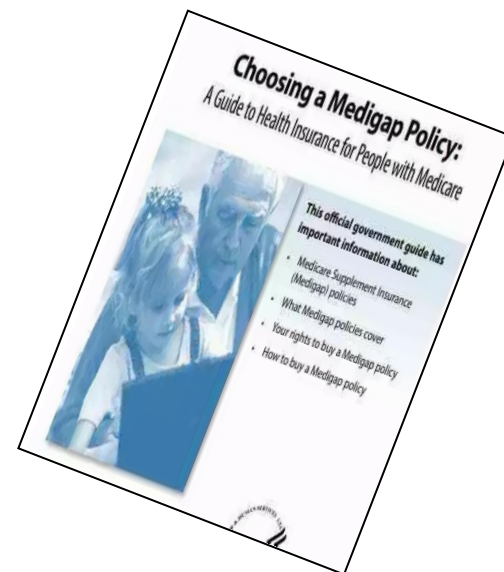
MEDICARE PART B COSTS								
Part B Annual Deductible: Covers \$226 deductible in 2023								
Part B Coinsurance: Covers 20% coinsurance for Part B services, such as doctors services, laboratory and x-rays, durable medical equipment. Also covers coinsurance for hospital outpatient services.	★	★	★	★	50%	75%	★	Except up to \$20 for office visits and up to \$50 for ER visits (not charged if admitted to hospital)
Part B Excess/Limiting Charges: Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.				★				
OTHER								
First three pints of blood.	★	★	★	★	50%	75%	★	★
Foreign Travel Emergency: Covers 80% of emergency care costs when outside the U.S., after annual \$250 deductible, up to maximum lifetime benefit of \$50,000.			★	★			★	★

*Plan F & Plan G may also offer a high-deductible option where you pay a \$2,700 deductible in 2023 before coverage starts.

**Plans K and L pay 100% of the Part A and Part B copays after you spend a certain amount out-of-pocket. Pocket maximum is \$6,940 for Plan K and \$3,470 for Plan L.

Where to get Medigap Information

- Call 1-800-Medicare and ask for free publication ***“Choosing a Medigap Policy”***
- Call companies selling Medigaps for premium quote
- Charts available from NJ SHIP
 - 1-800-792-8820 or **www.aging.nj.gov**
- If age 65+ can apply at **anytime**
- Not limited to Medicare Annual Enrollment Period



Your Medicare Choices

Original Medicare

Part A
Hospital
Insurance

Part B
Medical
Insurance

Part D Prescription Drug
Coverage or other
creditable drug plan

Medicare Advantage Plan (HMO or PPO)

Medicare Part C
Combines
Part A, Part B
and
usually Part D

TV Ads offering “extra benefits” in Medicare



The plan also
includes:

Dental

Vision

Hearing

And Prescription
Drug Coverage



Ads will link you to insurance agents selling Medicare Advantage Plans

What is Medicare Advantage?

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- Structured as HMOs or PPOs
- Insurance companies contract with Medicare to provide your benefits
- You must get all medical services and drugs through the plan
 - ✦ **May have to use specific doctors, hospitals and labs**
 - ✦ **May need referrals for services and specialists**
- May get **extra benefits** not covered by Original Medicare
 - eyeglasses, hearing aids, dental services, gym discounts
- NOT supplements to Medicare—cannot have a Medigap!
 - ✦ **No claims go to Medicare, all claims processed by plan**

Medicare Advantage Overview

- Plans offered differ by county
- **Premiums** range from \$0 to \$120 per month
 - Many plans have \$0 premium
 - some plans also offer reduction in member's Part B premium
 - ***If plan has premium of close to \$100, better to look at different Medicare plan or consider a Medigap Policy***
- Some plans have **deductible** before plan will pay
- Plans charge you **copay** every time you use a service
 - until you reach your **maximum out of pocket (\$8,300 IN/\$12,450 OON in 2023)**, then plan covers 100%

Sample of “Supplemental” or “Extra” benefits offered by some Medicare Advantage plans:

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- **Dental benefits**- some only “routine/preventive” some cover comprehensive up to dollar cap
- **Home-delivered meals** after hospital stay
- \$100 to \$400 **spending card** to be used to purchase over-the-counter health related items *such as adult diapers, shower chairs, cold medicine*
- **Transportation** to medical appointments
- **World-wide coverage** for medical emergencies
- **“Travel benefit”**- use providers in other states

Check each Plan’s ***Summary of Benefits*** for details.

Medicare.gov Plan Finder: How to Find the Extra Benefits in MA Plans

Filter by: Plan Benefits ▾ Insurance Carrier ▾ Drug Coverage ▾ Star Ratings ▾ Special Needs Plans ▾

Showing 10 of 38 Medicare Advantage Plans

SORT PLANS BY Lowest drug + premium cost

Aetna Medicare Prime Credit (PPO)

Aetna Medicare | Plan ID: H5521-277-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage

Doesn't include: \$148.50 Standard Part B premium

YEARLY DRUG & PREMIUM COST

\$0.00 Only includes premiums for the whole year when you don't enter any drugs

OTHER COSTS

\$1,000 annual deductible [Health deductible](#)

\$350.00 [Drug deductible](#)

\$11,300 In and Out-of-network [Maximum you pay for health services](#)

\$7,550 In-network



PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits ▾](#)

COPAYS/COINSURANCE

Primary doctor: **\$20 copay per visit**

Specialist: **\$50 copay per visit**

DRUGS

[Add your prescription drugs](#)

Enter drugs you take regularly (if any) to see your estimated drug + premium cost

Enroll

Plan Details

Add to compare

Some MA Plans Not Renewing

Plan ends 12/31/2022

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- All Horizon Medicare Blue Advantage HMO & PPO Plans ending. Impacting 7,600 members.
- Cigna Preferred Plus Medicare HMO ending in all counties.
- Wellcare--No Premium Open PPO & Wellcare Giveback Open PPO HMO terminating in all counties.

All above members need to take action to enroll in another plan!

Your rights if your plan ending

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- If you take no action, you will go back to Medicare Part A and B, but you will have **no drug coverage** on Jan. 1st.
- Have **extended open enrollment** until 2/28/2023 to enroll in another Part D or Medicare Advantage Plan.
- If MA plan is ending, you can return to Original Medicare and have **Guaranteed Issue until March 2, 2023 to purchase a Medigap policy and not be turned down.**

Questions to ask before enrolling in MA Plan



- **Are my doctors and hospitals in the network?**
- **What are copays/coinsurance for each service?**
 - **Doctor visits, outpatient procedures**
 - **Specialists, physical therapy, medical tests**
 - **Hospital stays, medical equipment** ???
- **What are the out-of-network coverage and**
- **Are referrals required?**
- **Are my drugs covered?**
 - **CANNOT ENROLL IN SEPARATE MEDICARE PART D PLAN WHEN ENROLLED IN A MA PLAN**
- **Will it affect my employer or union coverage?**
- **Details on eyeglass and dental coverage?**
- **What if I travel out of state?**



How to Join a New Plan

Enroll in a Medicare Health or Prescription Drug Plan by

- Enrolling on the Medicare website www.medicare.gov
 - Calling 1-800-MEDICARE (1-800-633-4227)
 - Calling the Plan
- **Enrolling in a new plan will disenroll you from your previous drug or health plan**
 - If you have other coverage, like from an employer or union
Check with your plan's benefits administrator before making any changes to your coverage!!!!!!!!!!



Medicare Advantage Open Enrollment Period



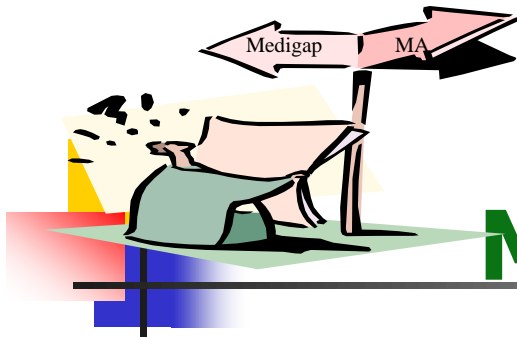
What if you don't like your Medicare Advantage Plan?

- From **January 1** to **March 31** you can
 - ✓ **Switch** Medicare Advantage Plans or
 - ✓ **Leave** Medicare Advantage and return to Original Medicare with a Part D Drug Plan

NOTE: If returning to Original Medicare can apply for a Medicare Supplement Policy (Medigap) but are not guaranteed to be issued a policy unless you qualify for MA special trial.

Medicare Advantage “No Risk” Trial Situations

- ✓ If you cancel a Medicare Supplement policy 12/31/22 to enroll into a 2023 Medicare Advantage plan for the first time
 - ***You have one year “trial” and at any time during 2023 you can:***
 - Disenroll from MA plan and return to Original Medicare; and
 - Enroll in a Part D Drug plan; and
 - **Can purchase a Medicare supplement policy and not be turned down.**
 - Get back the Medigap policy you had in 2022
 - If that plan no longer sold, can purchase certain Medigaps from any company



Should I choose Original Medicare or Medicare Advantage Plan?

Stay with Original Medicare if...

- You have health coverage from former employer or union and want to keep it
- You are “snow bird” or travel long periods outside NJ
- You want freedom to go to any Medicare doctor anywhere in the U.S.

Example #1:

Mrs. Healthy's **costs** with Medigap vs. Medicare Advantage Plan

Expense	Medicare Advantage Plan	Medigap Plan G
Part B Premium	\$165 x 12 = \$1,980	\$165 x 12 = \$1,980
Plan Premium	\$0	\$135 x 12 = \$1,620
Part B Deductible	\$0	\$226
Primary Doctor Visit	2 @ \$20 = \$40	\$0
Specialist Visit	2 @ \$50 = \$100	\$0
Outpatient surgery	\$125	\$0
Monthly diabetic supplies	20% of \$100 x 12 = \$240	\$0
Routine dental	\$0	\$150 x 2 = \$300
Eyeglasses	\$100	\$500
Blood work	\$13	\$0
TOTAL FOR YEAR	\$2,598	\$4,626

Example #2:

Mr. Sick's costs with Medigap vs. Medicare Advantage Plan

Expense	Medicare Advantage Plan	Medigap Plan G
Part B Premium	\$165 x 12=\$1,980	\$165 x 12=\$1,980
Plan Premium	\$0	\$160 x 12 = \$1,920
Part B Deductible	\$0	\$226
Primary Doctor Visit	6 @ \$20 = \$120	\$0
Specialist Visit	12 @ \$50 = \$600	\$0
MRI outpatient	\$125	\$0
Monthly DME	20% of \$100 x 12 = \$240	\$0
2 Hospital Stays 5 days	\$295 x 10 = \$2,950	\$0
Nursing home rehab	\$125 x 10= \$1,250	\$0
Blood work	\$13 x 4 = \$52	\$0
Ambulance	\$250	\$0
ER visit	\$90	\$0
Outpatient surgery	20% of \$2000 = \$400	\$0
Physical Therapy	\$50 x 11= \$550	\$0
Eyeglasses	\$100	\$500
Routine dental	\$0	\$150 x 2 = \$300
TOTAL FOR YEAR	\$8,707	\$4,926

Programs to help with Medicare Costs

1. Medicaid
2. Medicare Savings Programs
- 3. NJ PAAD**
- 4. NJ Senior Gold Drug Discount**



NJ's Pharmaceutical Assistance to the Aged and Disabled Program (PAAD)

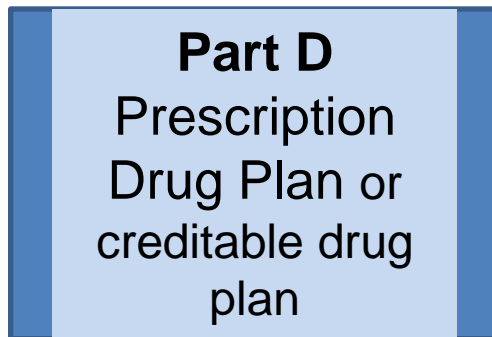
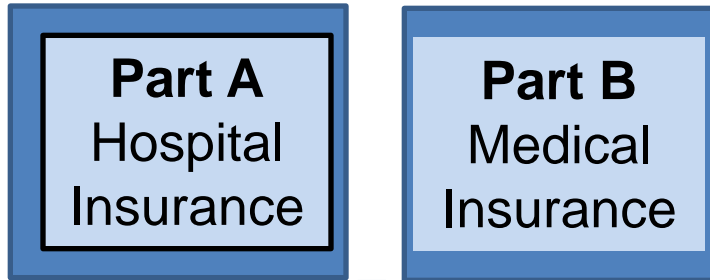
- **Must meet 2022 income limits**
 - Single: less than **\$38,769/yr.** (about \$3,230/mo.)
\$42,142 in 2023
 - Married: less than **\$45,270/yr.** (about \$3,772/mo.)
\$49,209 in 2023
- PAAD members pay no more than
 - \$5 for generic drugs**
 - \$7 for brand name drugs**
- **PAAD pays premium for Part D plan**
- **No Part D deductible, copay, or donut hole**
- Apply at 1-800-792-9745 or **www.aging.nj.gov**

NJ Senior Gold Prescription Discount Program

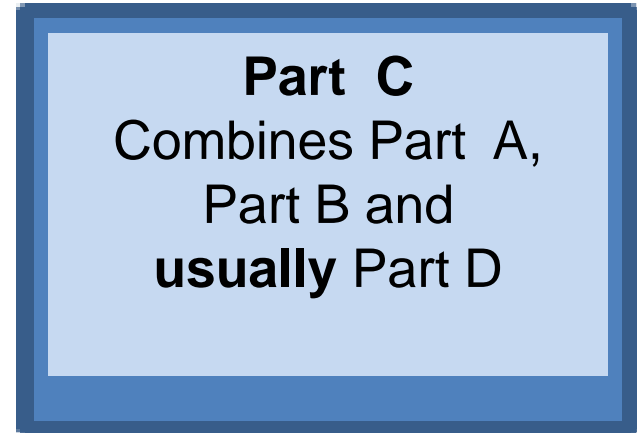
- **Senior Gold income eligibility higher than for PAAD**
- Income Limits 2022:
 - Single: less than **\$48,769/yr.** (about \$4,064/mo.)
\$52,142 in 2023
 - Married: less than **\$55,270/yr.** (about \$4,605/mo.)
\$59,209 in 2023
- **You pay \$15 plus 50% of remaining cost for each drug**
- You must be enrolled in Part D drug plan
- Senior Gold does **NOT** pay Part D premium
- Apply at 1-800-792-9745 or www.aging.nj.gov

Review: Your Medicare Coverage Choices

Original Medicare



Medicare Advantage Plan (HMO or PPO)



Changes can be made this Fall

- Medicare Open Enrollment Period
 - **Starts October 15**
 - **Ends December 7**
- Change takes effect January 1, 2023
- Review and Compare Plans
- If in a Medicare Advantage Plan, can also make changes January 1 – March 31, 2023
- If happy with current plan, and still offered in 2023, no action needed. **But review changes!**



NYC Medicare Advantage (MA) Plus Plan for NYC Retirees

NYC Medicare Advantage Plus Plan was a new PPO plan that NYC retirees with Medicare were supposed to be moved to April 2022/
Able to use any Medicare provider

UPDATE: NYC MA Plus plan put on hold and retirees remain with their current plan until further notice

Most NYC retirees covered under Senior Care/like a supplement to OM.

Does not cover Part B deductible/Plus has additional \$50 deductible

- **Senior Care - new \$15 co-pays for many services as of January 2022**

– Reference:

[HTTPS://WWW1.NYC.GOV/ASSETS/OLR/DOWNLOADS/PDF/HEALTH/SENIOR-CARE-CHANGE-LETTER-2022.PDF](https://www1.nyc.gov/assets/olr/downloads/pdf/health/senior-care-change-letter-2022.pdf)



AVOID SCAMS!

- **Medicare will NOT call you** and ask for your bank information or Social Security number
- **Protect your Medicare number** same as you would your credit card
- **Medicare will NOT send representatives** to your home--- these are insurance agents trying to sell you health care policies.

How to Get Charts of Medicare Plans in New Jersey

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- www.aging.nj.gov
 - Click “Medicare Options” link in blue box
- www.nj.gov/humanservices/doas/services/ship/
- Call **1-800-792-8820**



Where to Get Help



- Medicare Plan Finder
www.Medicare.gov/find-a-plan
- Contact the Plan
- Call 1-800-MEDICARE
 - (1-800-633-4227)
- NJ State Health Insurance Assistance Program (SHIP) **1-800-792-8820**
www.aging.nj.gov