

## Advanced Medicare Training 2

### Section 1 Cases

#### **Coordination of Benefits: Who pays first?**

##### **A. Federal employee health benefits plan**

Gwen is 67 years old and plans to retire in August. She thinks she can keep her Federal Employee Health Benefits Plan but it's expensive. She heard from a friend that had to pay a penalty for not joining Medicare at the right time. Will she owe a penalty?

And, her sister has a plan that replaced Medicare that she really likes that only costs \$20 a month. Gwen wants to know what she should do and what choices she has. What do you advise?

##### **B. Disabled client:**

Disabled client is covered under spouse's employee plan (more than 100 employees) and on Hospice. The monthly premium for both is \$145. If the client opts to go with original Medicare spouse would pay \$33/month. Should the client defer Medicare Part B? Would there be any advantages to leaving the employee plan and signing up for Medicare Supplement, Part D, or a Medicare Advantage plan? How does Coordination of Benefits work for hospice when someone is covered under employee plan and Medicare?

##### **C. COBRA**

Robert is 65 years old and still working. He has Medicare part A only and is covered under his employee health insurance plan. He has medical issues that sometimes require him to go to Boston for treatment. He is planning to retire this summer. He is leaning toward a Medicare Supplement plan F, as he wants the best coverage available. He also is considering using COBRA after retiring to delay getting onto Medicare Part B and D, as his work insurance is excellent (it paid for hotel and travel to Boston for surgery).

Can he use COBRA to keep his current insurance? He knows it will be expensive, but expects to have high expenses so is willing to pay high premiums.

If yes, then can he delay taking Part B and Part D?

If delaying B and D will cause penalties, can he purchase both COBRA and Medicare Parts B & D?