



Medicare Advocacy Project

Protecting your medicare rights.

THIS FLIER IS FOR INFORMATIONAL PURPOSES ONLY AND CURRENT AS OF 8/10/09

Medicare B Coverage for MassHealth CommonHealth Members

**The
Medicare
Advocacy
Project can
advise you
concerning
Medicare B
coverage
and
Medicare B
premium
payments**

**For free
legal help,
call the
Medicare
Advocacy
Project at
1-800-323-
3205.**

Has MassHealth stopped paying for your Medicare B Premium?

In July 2009, MassHealth sent notices to thousands of CommonHealth members informing them that MassHealth would no longer pay the Medicare B premium as of **JUNE, 2009**. As a result many CommonHealth members had \$192.80 deducted from the July Social Security benefits received in early August. MassHealth is no longer paying the Medicare B premium for CommonHealth members with gross incomes above 135% of the federal poverty level:

- **\$1219 per month for an individual**
- **\$1640 per month for a family of two**

However, for Medicare beneficiaries who are not CommonHealth members, MassHealth continues to pay Medicare B premiums at a higher income level.

What is Medicare B and how much is the Medicare B premium?

Medicare B is the part of Medicare that covers outpatient services. It covers doctors visits, lab work, durable medical equipment, prosthetic devices, ambulance services and other outpatient services. Medicare B pays 80% of most of these services and 100% of some. For most people, the premium for Medicare B is \$96.40 per month in 2009.

If I have CommonHealth do I need Medicare B?

Some people who have CommonHealth coverage could drop their Medicare B coverage and still have coverage for all of the medical services that they use. However, there are some services that are covered by Medicare B and not by CommonHealth:

- **Medicare B will cover services outside of Massachusetts, but CommonHealth only covers emergencies outside of Massachusetts**
- **More physicians accept Medicare B than CommonHealth**
- **Medicare B covers more chiropractic care**
- **The services covered by CommonHealth can be cut back when the state has budget problems, while Medicare is a federal program**

If I drop Medicare B, can I get it back later?

In general, if you drop Medicare B coverage, you will have to wait for an open enrollment period to reenroll. You would have to sign up during January, February or March for coverage that would not start until July. There are a few exceptions to this rule. If you are currently under age 65, you will have an additional opportunity to sign up for Medicare B at your 65th birthday.

Is there a penalty for dropping Medicare B?

If you drop Medicare B now and reenroll later, in most cases, your premium will be increased by 10% for every 12 month period that you did not have Medicare B coverage. For example, if you drop Medicare B for 24 months, your monthly premium would be \$115.68 instead of \$96.40. You will get another chance to sign up for Medicare B without paying a penalty when you turn 65.

If I drop Medicare B will it effect my drug coverage?

No, you do not need to have Medicare B to have Medicare prescription drug coverage. If you have Medicare A, which you receive for free with your Social Security benefit, you can enroll in Medicare drug coverage.

Where can I get advice about my Medicare B premium?

Everyone's situation is different. The Medicare Advocacy Project can give you advice about your specific situation and need for Medicare B. We would be happy to talk with you if you have questions such as these:

- **My net income is below \$1219 a month. Is MassHealth supposed to continue payment of my Medicare B premium?**
- **I have insurance through my employment. Does this mean I can drop Medicare B without paying a penalty if I want it back later?**
- **Do the doctors that I see accept MassHealth?**
- **How do I cancel my Medicare B coverage.**
- **When does MassHealth pay a Medicare B premium for someone whose income is more than \$1219 per month? Do assets matter?**

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1-800-323-3205 for free legal advice.**