

FCSRMC & FLORIDA BLUE 2023 MEDICARE 101 – FAQ's

From Human Resources

1. Question: For the late enrollment penalty, would the 10% penalty go up every time the Medicare premium increases? Or does the penalty stay the same amount year over year?

Answer: Yes, the penalty increases as the premium increases.

2. Question: if person enrolled at the tail-end of the eligibility, does the effective date go back to the birth month?

Answer: Yes, the Medicare entitlement date does not change if enrollment is within the 7-month eligibility period.

3. Question: Does a person pay both a Part B and Part D penalty for the lifetime of their plan?

Answer: Yes, the penalty is imposed for as long as you are enrolled in any Medicare plan.

4. Question: Is the Florida Blue Medicare Plan the same as Medicare Advantage?

Answer: Florida Blue offers Medicare Supplements and Medicare Advantage Plans. FCSRMC offers BlueMedicare Group PPO Elite/Elite Rx.

5. Question: What is the advantage in enrolling in a Medicare Advantage plan if it is simply a replacement for Medicare A/B?

Answer: To be eligible for ANY Medicare Plan, Parts A and B are a requirement. Medicare Advantage plans offer additional benefits and leaves no gap in coverage, traditional Medicare does not provide complete coverage and leaves gaps.

6. Question: Will we receive the PowerPoint? How much of this can we discuss with our retirees?

Answer: Yes, the PowerPoint is a good reference tool and can be discussed with the retirees.

7. Question: Does BlueMedicare cover services out of the country?

Answer: Yes, up to \$25K.

8. Question: What if a person does not sign up for Social Security but wants to sign up for Medicare, do you get a monthly invoice?

Answer: Yes, you will receive an invoice from Social Security or choose ACH debit for your part B premium.

9. Question: Are Blue Medicare Plans accepted out of United States?

Answer: Emergency only.

10. Question: What is the benefit of being in an Advantage plan vs a regular plan? (Original Medicare)

Answer: See question 5.

11. Question: If you are on a Medicare Advantage plan you still need to sign up for Part D, right?

Answer: No, Part D is imbedded in Medicare Advantage Plan.

12. Question: So if I move to Tennessee from Florida, I may continue my Retiree coverage through my college with my BlueMedicare PPO Advantage Plan - right?

Answer: Correct. You would find a healthcare provider from the BCBS Association national directory.

13. Question: An employee who wants to put their spouse on Medicare Advantage can do so with Florida Blue? **Yes, if the spouse is retired and eligible for Medicare.**

14. Question: Is there any advantage to the retiree to continue the 03359 PPO plan versus moving to the Blue Medicare Advantage plan?

Answer: Determined on a case-by-case basis.

From Employees

1. Question: If you are still working, can you drop your group coverage and go with only Medicare?

Answer: Yes, traditional Medicare. However, to be eligible for Medicare Advantage, you must be retired.

2. Question: Why would you not recommend leaving the College Plan and opting for an individual Medicare Plan?

Answer: Typically, once you leave the group, you cannot return (check with your benefits office).

3. Question: So, this BlueMedicare Group Elite PPO is a type of a Medicare Advantage Group Plan, right? And what is the monthly premium?

Answer: Yes, This BlueMedicare Group Elite PPO is a Medicare Advantage Plan. The current 2023 monthly premium is \$284.96.

4. Question: You said this plan differs from a supplemental plan. How does it differ?

Answer: 1.) There is no network with traditional Medicare Supplements, and 2.) No prescription drug coverage (must be purchased separately).

5. Question: How much is part D?

Answer: There are different levels of stand-alone Rx plans. Check with your benefit Administrator.

6. Question: If you are still working do you have to enroll in part A?

Answer: No, you do not have to enroll in part A.

7. Question: I didn't enroll into Medicare B at 65, will my penalty change if I will enroll in January 24 or just 5 years from now?

Answer: Penalty is imposed each full 12 months in the period that you could have had Part B, but didn't sign up.

8. Question: Can we access this recording? Also, can we get the slides?

Answer: Presentation is not recorded. A copy of the PowerPoint can be sent.