

# UNDERSTANDING YOUR ELIGIBILITY & ENROLLMENT REQUIREMENTS FOR MEDICARE ADVANTAGE



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## Active Member-- Medical

As an active employee enrolled in SHBP, as an Active Member:

- You or your Covered Dependent(s) are not eligible to enroll in SHBP Medicare Advantage Plan Options.
- You and/or your Dependent(s) who reach the age of 65 or older are not required to provide information confirming enrollment in Medicare Part B if you are working in a benefits eligible position that offers SHBP coverage.
- As a courtesy, you and/or Your Covered Dependent(s) will receive a communication from SHBP at 4 months and 2 months prior to you or your Covered Dependent(s) turning age 65. The communications will outline the steps and serve as a reminder for you to provide the required Medicare Part B enrollment information to SHBP prior to your retirement. Failure to receive the communications does not change the requirement that you **MUST** provide information to SHBP for you and/or your Covered Dependent(s) age 65 or older confirming enrollment in Medicare Part B a minimum of 30 days prior to the effective date of your retirement to be eligible to enroll in a SHBP Medicare Advantage Plan Option.

**Note:** If you and/or your Covered Dependent(s) are enrolled in Medicare Part B while you are an Active Member, you may provide information to SHBP confirming enrollment in Medicare Part B at any time. Providing the information confirming enrollment in Medicare Part B will not affect you or your Covered Dependent(s) coverage as an Active Member (see “Submitting your Medicare Part B to SHBP” below).

# Active Member Planning to Retire

## As an Active employee planning to retire:

- You and any Dependent(s) must be enrolled in SHBP at the time of retirement in order to continue SHBP coverage as a Retiree.
- If you are not currently enrolled as an Active Member, you will need to enroll during the annual Open Enrollment period (OE) the year prior to retirement (ex: If an employee is not currently participating in SHBP and plans to retire January 1, 2023, the member should have elected coverage during the OE in 2022 for coverage beginning plan year 2023. Election of coverage during Open Enrollment 2022 will not allow the employee to have coverage as a Retiree).
- If you are under the age of 65 at retirement, you will have the same plan options as an Active Member and the Tobacco Surcharge question will apply.
- If you and/or your Covered Dependent(s) are age 65 or older at the time of your retirement, you **MUST** provide information to SHBP for you and/or your Covered Dependent confirming enrollment in Medicare Part B a minimum of 30 days prior to the effective date of your retirement date (ex: If the Active Member's effective date of retirement is January 1, 2023, and the Active Member and/or Covered Dependent is age 65 or older – Active Member **MUST** provide information to SHBP confirming enrollment in Medicare Part B for him/herself or Covered Dependent(s) age 65 or older by December 1, 2022. Then, Active Member and/or Covered Dependent(s) age 65 or older would be eligible for enrollment in a Medicare Advantage Plan Option at the effective date of retirement – January 1, 2023).
- If you are an enrolled member, as a courtesy, you and/or your Covered Dependent(s) will receive a communication from SHBP at 4 months and 2 months prior to you or your Covered Dependent(s) turn age 65. The communications will outline the steps and serve as a reminder for you to provide the required Medicare Part B enrollment information to SHBP prior to your retirement (see “Submitting Your Medicare Part B to SHBP” below). Failure to receive the communications does not change the requirement that you **MUST** provide information to SHBP for you and/or your Covered Dependent(s) age 65 or older confirming enrollment in Medicare Part B a minimum of 30 days prior to the effective date of your retirement to be eligible to enroll in an SHBP Medicare Advantage Plan Option.

## Helpful Tips to Know:

If you and/or your Covered Dependent(s) are age 65 or older at the time of your retirement and are not eligible to enroll in an SHBP Medicare Advantage Plan Option, you and/or your Covered Dependent(s) will remain in the commercial (non-MA) Plan Option you were previously enrolled in and you will have to pay the unsubsidized cost of coverage (100% of the premium).

## Currently Retired Member

### **As a Retiree receiving an annuity from a State retirement system and enrolled in SHBP Retiree Coverage:**

- At age 65 or older, you and/or your Covered Dependent(s) are required to provide information to SHBP confirming enrollment in Medicare Part B to be eligible to enroll in a SHBP Medicare Advantage Plan Option.
- You **MUST** provide information to SHBP for you and/or your Covered Dependent(s) who turn age 65 confirming enrollment in Medicare Part B a minimum of 30 days prior to you and/or your Covered Dependent(s) turning age 65.
- You and/or Your Covered Dependent(s) will receive a communication from SHBP at 4 months and 2 months prior to you or your Dependent(s) turning age 65. The communications will outline the steps and serve as a reminder for you to provide the required Medicare Part B enrollment information to SHBP (see “Submitting Your Medicare Part B to SHBP” below). Failure to receive the communications does not change the requirement that you **MUST** provide information to SHBP for you and/or your Covered Dependent(s) age 65 or older confirming enrollment in Medicare Part B a minimum of 30 days prior to turning age 65 to be eligible to enroll in an SHBP Medicare Advantage Plan Option.

### **Helpful Tips to Know:**

- You and/or your Covered Dependent(s) must maintain continuous enrollment in Medicare Part B to remain enrolled in a SHBP Medicare Advantage Plan Option.
- If you and/or your Covered Dependent(s) stop paying Part B, or enroll in an outside (non-SHBP) Medicare Advantage Plan or Prescription Drug Plan voluntarily or in error, you or your Covered Dependent(s) will lose your eligibility to be enrolled in an SHBP Medicare Advantage Plan. Option and your coverage Medicare Advantage coverage will be terminated.
- If you and/or your Covered Dependent(s) lose eligibility to be enrolled in a SHBP Medicare Advantage Plan Option, you and/or your Covered Dependent(s) will be enrolled in the default commercial (non-MA) Plan Option and will have to pay the unsubsidized cost of coverage (100% of the premium).
- When you and/or your Covered Dependent(s) apply for enrollment in Medicare Part B through the Centers for Medicare & Medicaid Services (CMS), CMS does not report the Medicare Part B information to SHBP. It your responsibility to provide information to SHBP confirming your or your covered Dependents enrollment in Medicare Part B.
- You must have a physical address on file for you and/or your Covered Dependents to participate in a Medicare Advantage Plan Option. P.O. Boxes are not a Physical Address. It is your responsibility to update any address changes in the SHBP enrollment portal or by contacting SHBP Member Services.

## **Submitting Your Medicare Part B to SHBP**

Members may submit their (as well as their Covered Dependents) Medicare Part B information at <https://myshbpga.adp.com>, by selecting “Medicare Management” from the left-hand navigation menu or by calling SHBP Member Services at 1-800-610-1863.

### **Additional Information about SHBP Medicare Advantage Plan Options**

For more information about SHBP Medicare Advantage Plan Options, please visit the [Plan Documents](#) section of this website, specifically the Eligibility & Enrollment Provisions and State Rules & Regulations and the [Retiree Decision Guide](#) on our website.