

### Medicare Enrollment is Required

Retirees and dependents on health insurance plans sponsored by the County of Marin are required to enroll in Medicare Part A and Part B as soon as they are eligible.

If you or your dependent will be over age 65 at retirement, Medicare benefits must be effective on or prior to your retirement date. You should begin the Medicare enrollment process no later than three months before you plan to retire. All active employee medical plans are non-Medicare plans, so there is no requirement to enroll in Medicare at 65 if you are still working and you may do so just before retirement.

If you or your dependent will turn 65 after you retire, Medicare benefits must be effective on the first day of the month in which the individual turns 65. You should begin the Medicare enrollment process no later than three months before turning 65.

### Medicare vs. Non-Medicare Plans

The plans available to you and your dependents in retirement depend on 1) the provider you had as an active employee, and 2) the Medicare enrollment status of the persons covered.

Retirees and dependents under age 65, before Medicare eligibility, remain with the same provider you had as an active employee. This means if you have Kaiser Low, Kaiser Silver, Anthem Blue Cross or Western Health Advantage you will stay on that same plan in retirement.

Retirees and dependents over age 65 must enroll in Medicare and transition to a Medicare Advantage plan. If you have Kaiser Low or Kaiser Silver you will transition to the Kaiser Low or Kaiser Silver Senior Advantage plan. If you have Anthem Blue Cross or Western Health Advantage you will transition to the UnitedHealthcare Group Medicare Advantage plan.

### When to Enroll

#### If You Are Over 65 at the Time of Retirement

If you are over age 65 at retirement your Medicare benefits must be effective on or prior to your retirement date. We recommend beginning the enrollment process no later than three months before you plan to retire.

#### If You Turn 65 After Retirement

If you are already retired when you turn 65 your Medicare benefits must be effective the first of the month in which you turn 65. We recommend beginning the enrollment process no later than three months before you turn 65.

### If You Do Not Enroll when Eligible

The consequences for lack of Medicare enrollment when eligible could be loss of coverage and employer subsidy. If your retiree medical coverage is terminated there is no opportunity to reenroll at a later date, and the subsidy you receive from your former employer cannot be used toward other medical plans.

Contact MCERA immediately if you have questions about the Medicare enrollment process.

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#### Important note:

*Retirees of City of San Rafael and Novato Fire participate in medical plans through CalPERS and should refer to the appropriate Human Resources or CalPERS contact for information on Medicare.*

*The information in this fact sheet applies only to retirees of Marin County, Marin Superior Court, Marin City Community Services District, Marin/Sonoma Mosquito & Vector Control District, Southern Marin Fire Protection District and LAFCO.*

## How to Enroll

Contact Medicare to apply for Medicare Parts A and B. You should assign your Medicare benefits to your insurance carrier (either Kaiser or UnitedHealthcare). You may only assign Medicare benefits to one carrier at a time, so if you have dual coverage let MCERA know.

If you are on Kaiser you will also need to enroll in the Kaiser Senior Advantage plan. If you are on Anthem Blue Cross or Western Health you will transfer to the UnitedHealthcare Group Medicare Advantage plan. If you are over 65 at the time of retirement MCERA will provide the enrollment forms with your retirement application. If you turn 65 after retirement MCERA will mail you the enrollment forms prior to your 65th birthday.

## Medicare Premiums

You will owe a premium to Medicare and are responsible for this payment as MCERA is unable to deduct the Medicare premium from your monthly retirement benefit. If you are receiving Social Security benefits you may have your Medicare premium deducted from that payment. The premium amounts for both Part A (if applicable) and Part B may change each year.

### Part A

You usually do not pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes for at least 10 years while working. Most people receive Part A for free. If you are not eligible for free Part A the premium in 2020 is \$458 per month.

### Part B

The base premium for Part B in 2020 is \$144.60 per month, though you may have a higher premium based on your income.

## Health Coverage

The plans through Kaiser Senior Advantage and UnitedHealthcare are Medicare Advantage plans. Your Medicare coverage will combine with your current coverage for a single comprehensive health plan and you will retain your current benefits.

You will also see a reduction in the monthly premium owed for your health insurance. The following table shows how the premiums for one person under 65 change with Medicare enrollment.

Provider	Under 65	With Medicare
Kaiser Low	\$854.99	\$380.05
Kaiser Silver	\$772.65	\$276.19
Anthem Blue Cross	\$782.20	\$439.67*
Western Health	\$857.28	\$439.67*

\* *Anthem Blue Cross and Western Health Advantage members transfer to UnitedHealthcare Group Medicare Advantage*

## Medicare Premium Reimbursement

Some employers offer reimbursement of the base Medicare premium. Eligibility for reimbursement depends on whether you receive a subsidy from your former employer to help you pay your premiums and how the subsidy is calculated.

Contact MCERA if you have questions about reimbursement.

## Resources

### MCERA Retiree Benefits:

(415) 473-4149  
[MCERARetirees@marincounty.org](mailto:MCERARetirees@marincounty.org)

### Medicare:

(800) 633-4227  
[www.Medicare.gov](http://www.Medicare.gov)

### Kaiser:

(866) 973-4588  
[www.KP.org](http://www.KP.org)

### UnitedHealthcare:

(877) 714-0178  
[www.UHCRetiree.com](http://www.UHCRetiree.com)