

## Revision Date: September 2022 – State Health Benefits Guide

**Topic:** Health Eligibility Requirements

**Page:** 25

**Legend:** Deleted/Replaced – Added/Revised

### Continuation of Coverage of Certified Disabled Dependent

The deletion of a 26-year-old dependent is mandatory unless the dependent is incapable of self-support because of a physical or mental disability. If the 26-year-old qualifies as a Certified Disabled Dependent, the dependent may be eligible for continued coverage.

Dependents of active employees, who are enrolled in dental only, can remain enrolled in dental as a disabled dependent. However, the dependent cannot later enroll in CalPERS health as a disabled dependent. The certification process for active health and dental are separate. CalPERS determines if the dependent is certified as disabled to continue coverage on active and retiree members CalPERS health. Refer to the "[Certification of Disabled Dependent Age 26 and Over](#)" section of this guide for further information.

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**Topic:** Health Eligibility Requirements

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### Recertification of a Disabled Dependent Age 26 and Over

Upon certification of eligibility, the dependent's CalPERS health coverage must be continuous and without lapse. For a dependent already enrolled as a disabled dependent, CalPERS will mail recertification reminder notices along with the HBD-34 and Authorization to Disclose Protected Health Information form to the employee 90 and 60 days prior to the recertification end date. The completed HBD-34 must be submitted to CalPERS by the dependent's physician and received no earlier than 90 days prior to the expiration date, and no later than the expiration date. It is the employee's responsibility to ensure timeframes are met. The recertification process for active health and dental are separate. CalPERS manages the recertification process for active health and retirees with health and/or dental.

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**Topic:** Medicare

**Pages:** 93 - 98

## Medicare

### Medicare Fundamentals

Medicare is a federal health insurance program regulated by the Centers for Medicare & Medicaid Services (CMS) and administered by the SSA. The SSA determines eligibility, enrollment, and Part B premiums. The CMS regulates the Medicare program. To be eligible for Medicare, a subscriber and/or dependent must be:

- Age 65 or older
- Under age 65 with certain SSA-qualified disabilities

- Any age with a diagnosis of End-Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS)

**Note:** ESRD requires a 30-month coordination of benefit period before transitioning into Medicare.

Medicare benefits are categorized in four parts:

<b>Part A</b>	Medicare Part A is hospital insurance that covers inpatient hospital stays, skilled nursing facilities, some home health care, and hospice care.
<b>Part B</b>	Medicare Part B is medical insurance that covers outpatient care, doctor visits, some home health care, durable medical equipment, preventative service, ambulance, laboratory, and X-ray services. <b>Note:</b> Medicare Parts A and B are commonly referred to as <i>Original Medicare</i> .
<b>Medicare Advantage</b>	Medicare Advantage is a combination of Medicare Parts A, B, and D and was previously known as <i>Medicare Part C</i> .
<b>Part D</b>	Medicare Part D is prescription drug coverage. CalPERS subscribers and dependents <b>do not</b> need to enroll in a non-CalPERS Part D program as CalPERS coverage includes enrollment in a Medicare Part D plan. <b>Note:</b> Enrollment in a non-CalPERS Part D program will cause cancellation of CalPERS health benefits.

### CalPERS Medicare Enrollment Requirements

Each member's individual circumstances will determine when the time is right for them to enroll in a CalPERS Medicare health plan. There are scenarios when enrollment in a CalPERS Medicare health plan is optional and other scenarios is when enrollment is required.

### Exclusion from Basic Health Plan

Pursuant to Government Code Section 22844 and California Code of Regulations Section 599.517, retirees over age 65 who are eligible for premium-free Medicare Part A and premium-based Medicare Part B, shall not be enrolled in a CalPERS Basic health plan. To maintain CalPERS health coverage, members may enroll in Medicare Part A and Part B, and transfer into a CalPERS Medicare health plan.

### Voluntary enrollment

The following subscribers and dependents may enroll in a CalPERS Medicare health plan:

- Retired from a California State Teachers' Retirement System (CalSTRS) employer and are eligible for the CalSTRS Medicare Premium Payment Program.
- Age 65 or older, retired, and eligible for premium-free Medicare Part A in their own right or through the work history of a current, former, or deceased spouse (they must enroll and pay for Medicare Part B).

- Retirees and/or dependents who do not qualify for premium-free Medicare Part A may elect to pay SSA for Medicare Part A. They also must enroll in Medicare Part B with SSA.
- Retired and either they/or their dependents have an SSA-qualified disability.

For active employees and their dependents, federal law limits enrollment into a CalPERS Medicare health plan to those diagnosed with ALS or ESRD who have completed any applicable coordination of benefit periods.

### CalPERS Notifications

To assist members in staying informed of their eligibility options, CalPERS sends notifications as follows:

- **Subscribers and dependents Under 65**  
Enrollment in a CalPERS Medicare health benefits plan prior to age 65 is voluntary. Subscribers and dependents under 65 who have enrolled in Medicare Parts A and/or B through SSA, who are enrolled in a CalPERS Basic health benefits plan will receive a notification letting them know they may be eligible to enroll in a CalPERS Medicare health plan. For active employees and their dependents, federal law limits enrollment in a CalPERS Medicare health plan to those diagnosed with ALS or ESRD that have completed any applicable coordination periods. Eligible active subscribers and/or dependents choosing to enroll in a CalPERS Medicare health plan will need to contact CalPERS for assistance with the enrollment.
- **Subscribers and dependents turning 65 and retiring beyond age 65**  
Subscribers will receive a notification from CalPERS four months prior to the month they or their dependent turns 65. This notification informs them of CalPERS requirements to continue their health coverage, Medicare Enrollment and Eligibility Information, Medicare Plan Options, and includes an Ineligibility of Medicare Certification form. Members working beyond age 65 will receive an additional notice when they retire.

The following table describes CalPERS notification process for active and retired subscribers and the timeframe of mailings.

Member Profile	First Notice	Second Notice	Final Reminder Notice	Cancellation Notice
Active subscriber working beyond age 65 & newly Retired subscriber over 65	4 months prior to age 65	Month following retirement date	1 month later	1 month later
Retired subscriber turning 65	4 months prior to age 65	2 months prior to age 65	1 month prior to age 65	65th birth month

## Medicare, Continued

**Example:** An active subscriber who is working beyond age 65 would have received a first notice four months prior to their 65th birth month, a second notice in the month following retirement, and a reminder notice one month later. If no action is taken, they will receive a cancellation notice one month later.

### Working Beyond 65

In order to avoid a late enrollment penalty with SSA, it is important for members working beyond age 65 to communicate their working status to SSA and CalPERS.

### Deferring enrollment in Medicare Part B with SSA

Medicare-eligible subscribers and/or their dependents may enroll in Medicare Part A and defer Part B enrollment when they continue working after age 65 and continue health coverage through their or their spouse's employer group health plan. When the subscriber or their spouse retires, they can sign up for Medicare Part B during the Special Enrollment Period. Subscribers and dependents planning on deferring enrollment in Medicare Part B *must* contact SSA to inform them of the deferment.

Subscribers and dependents who choose to enroll in a Medicare Part B while still actively working will remain in a CalPERS Basic (non-Medicare) health benefits plan. Federal rule requires the CalPERS Employer Group Health Plan to be the primary payer, and Medicare secondary payer. The subscriber and dependents must remain enrolled in the CalPERS Basic plan until retirement.

**Note:** Subscribers and dependents who have deferred their Medicare Part B enrollment, and whose group health coverage ends, will need to enroll in Medicare during their SEP and transfer to a CalPERS Medicare Plan.

### Deferring enrollment in Medicare Part B with CalPERS

If the subscriber or dependent is deferring enrollment in Medicare Part B, they must complete the [Ineligibility of Medicare Certification \(PDF\)](#) form. To continue health coverage, the form must be submitted to CalPERS with copies of supporting documentation prior to their 65th birth month to prevent cancellation of their CalPERS health coverage.

## Medicare, Continued

### California State University Faculty Early Retirement Plan (FERP)

FERP participants are retired even though they continue to work after their CalPERS Retirement. Therefore, they do not have the option to defer Medicare Part B Enrollment. These participants receive health insurance through their participation in the CalPERS “retirement group-provided health plan.” Therefore, FERP participants must enroll in Medicare Parts A and B and transfer to a CalPERS Medicare health plan at the time of retirement.

### CalPERS Enrollment Process

Subscribers and dependents eligible to transition into a CalPERS Medicare health plan need to take the following steps:

1. Enroll in Medicare Parts A and B with SSA
2. Transition to a CalPERS Medicare health plan

These steps are explained in detail below.

### Step 1 - Enroll in Medicare Parts A and B with SSA

Subscribers and dependents must enroll in Medicare Parts A and B with SSA, during one of three enrollment periods, before transitioning to a CalPERS Medicare health plan. An individual’s circumstances will determine which enrollment period is available to them. To apply for Medicare, enrollees can contact SSA at (800) 772-1213, visit [SSA](#) website, or go to an SSA office.

<b>Initial Enrollment Period</b>	The Initial Enrollment Period (IEP) is a seven-month period that begins three months before the individual’s 65th birth month, includes the 65th birth month, and extends three months after the 65th birth month.
<b>Special Enrollment Period</b>	The Special Enrollment Period (SEP) is an eight-month enrollment period for individuals who worked beyond age 65, continued to be covered by an employer-provided health insurance plan, and deferred their Part B enrollment when they turned 65. For subscribers and/or dependents applying for Medicare during a SEP, the SSA requires the employer to verify when the enrollee’s employer-provided coverage ended. Provide your enrollee with a completed <a href="#">Request for Employment (CMS-L564)</a> form and instruct them to file for Medicare immediately upon retirement. <b>Important Note:</b> Subscribers and/or dependents should contact SSA whether they are enrolling in or deferring enrollment into Part B to avoid a late enrollment penalty.
<b>General Enrollment Period</b>	The General Enrollment Period (GEP) is a three-month enrollment period from January 1 through March 31 of every year and is for those that missed the IEP and SEP. When enrolling during the GEP, health coverage begins July 1 of the same year. <b>Important Note:</b> Disadvantages of this enrollment period include a potential lapse in Medicare and CalPERS health coverage and a potential late enrollment penalty with SSA.

## Medicare, Continued

### Late Enrollment Penalties

Medicare-eligible subscribers and dependents who do not sign up for Medicare Part B when first eligible can sign up later, but a federal late enrollment penalty may apply. A 10% late enrollment penalty will be added to the Medicare Part B monthly premium for every 12-month period that the individual qualified to sign up for Medicare but did not enroll. Subscribers and dependents may also be subject to the late enrollment penalty if they voluntarily terminate their enrollment from Part B and enroll in Part B at a later date. Late enrollment penalties are paid by the individual and CalPERS does not reimburse for these penalties.

### Step 2 – Transition to a CalPERS Medicare Health Plan

For subscribers and dependents who enroll in Medicare Part A and Part B prior to their 65th birth month, or within 30 days of retirement, CalPERS will work with CMS to obtain the Medicare information electronically. Timely enrollment allows us to automatically transition members and dependents into a CalPERS Medicare health benefits plan.

If the subscriber's current CalPERS Basic health plan has a corresponding Medicare health plan, they will be automatically transitioned to the CalPERS Medicare plan with that carrier.

- If their Basic plan does not have a corresponding Medicare plan, they will be transferred into UnitedHealthcare (HMO).
- If UnitedHealthcare is not available where they live, they will be transferred into PERS Platinum (PPO).

Subscribers have 60 days from the date of enrollment in a CalPERS Medicare plan to elect a different plan.

If CalPERS is unable to obtain the Medicare information from CMS electronically and cannot automatically transition the subscriber or dependent to a CalPERS Medicare health plan, they will receive a cancellation notice, enclosed with a Certification of Medicare Status form. CalPERS requires that the subscriber complete this form and provide supporting documentation to continue CalPERS health coverage.

The subscriber's health coverage will be terminated automatically if CalPERS does not receive the required Medicare information. The cancellation notice will indicate the health coverage termination effective date.

## Medicare, Continued

### Ineligibility for Medicare

If the subscriber or dependent is ineligible for premium-free Medicare Part A, they must complete and return the [Ineligibility of Medicare Certification \(PDF\)](#) form noting the reason for their ineligibility. The reason of ineligibility must include supporting documentation from the SSA such as a copy of the Social Security statement or letter from the SSA indicating that the subscriber or dependent are not eligible for Medicare based on their work record and/or the work history of a current, former, or deceased spouse. Once this information is received and confirmed by CalPERS, they may remain in a CalPERS Basic health plan.

Retirees and/or dependents who do not qualify for premium-free Medicare Part A but qualify for Medicare Part B may be able to enroll in the Kaiser Permanente Senior Advantage (KPSA) plan. KPSA is the only Medicare plan offered by CalPERS in which subscribers without premium-free Medicare Part A but with Medicare Part B are allowed to enroll.

### Resources to Assist You

Review the following guide for detailed information regarding eligibility and enrollment in CalPERS Medicare health plans.

- [CalPERS Medicare Enrollment Guide \(PDF\) \(HBD-65\)](#)

You can obtain more information by contacting:

- Centers for Medicare and Medicaid Services (CMS) at (800) 633-4227 or visiting [www.medicare.gov](http://www.medicare.gov).
- Social Security Administration (SSA) at (800) 772-1213 or visiting the [SSA](#) website
- The [Health Insurance Counseling & Advocacy Program \(HICAP\)](#) at (800) 434-0222

### Medicare

~~Medicare is a federal health insurance program for individuals age 65 and older or those under age 65 with certain Social Security-qualified disabilities. The Social Security Administration (SSA) is the federal agency responsible for Medicare eligibility determination, enrollment, and premiums. The Centers for Medicare & Medicaid Services (CMS) regulates the Medicare program.~~

- ~~• Medicare Part A is hospital insurance that helps pay for inpatient hospital stays, skilled nursing facilities, hospice care, and some home health care.~~
- ~~• Medicare Part B is medical insurance that helps pay for outpatient health care expenses, including doctor visits. Annually, SSA establishes the monthly Medicare Part B premium amount. The monthly Medicare Part B premium must be paid to the SSA to remain enrolled in Part B and to remain enrolled in a CalPERS Medicare health plan.~~

CalPERS encourages all members to read and save all mail received from the SSA as it will contain important information regarding Medicare enrollment.

### **Medicare Enrollment (Turning Age 65)**

Four months before the subscriber or enrollee's 65th birth month, the subscriber will receive a letter from CalPERS titled "Important Information Concerning Health Coverage at Age 65." The notice contains important information regarding CalPERS Medicare enrollment requirements. We encourage subscribers to carefully read and save this letter for future reference.

The notification includes:

- Ineligibility of Medicare Certification form
- Medicare plan options

### **Medicare Enrollment Periods**

SSA has three Medicare enrollment periods:

- **Initial Enrollment Period:** When a subscriber is turning 65, they have a seven-month period to sign up for Part A and/or Part B. This Initial Enrollment period begins three months prior to the month the subscriber turns 65 and ends three months after the month they turn 65.
- **General Enrollment Period:** If not enrolled in Medicare, subscribers may sign up for Part A and/or Part B during a three-month period each year. The General Enrollment period begins January 1 and ends March 31. Their coverage begins the following July 1.
- **Special Enrollment Period:** If a subscriber and/or their spouse are currently working and covered by an employer group health plan from that current employer, they may be eligible to sign up for Part A and/or Part B during a special enrollment period, an eight-month period that begins the month after the employment ends or the group health coverage ends, whichever happens first. Contact [SSA](#) for more information.

## **Medicare, Continued**

### **Avoiding Late Enrollment Penalties**

If a subscriber is 65 or older and covered under an employer group health plan, either from their own or their spouse's current employment, SSA will allow them to enroll in Medicare Part B without a late enrollment penalty if they're eligible to enroll during a special enrollment period. When retiring after age 65, subscribers are encouraged to immediately enroll in Medicare Part B with SSA during their Special Enrollment period.

- While the Special Enrollment Period is eight months, the window to enroll in a CalPERS Medicare health plan is only 30–60 days post retirement, so immediate action is strongly encouraged.
- If CalPERS does not receive the subscriber's Medicare Part A and B information within 60 days, their health benefits will be cancelled.

**Note:** If a subscriber does not enroll in Part B within eight months of losing their coverage based on current employment, they may have to pay a lifetime late enrollment penalty. In addition, they will only be able to enroll during the Medicare General Enrollment period (from January 1 to March 31 each year) and the coverage will not begin until July, potentially causing a gap in coverage.

### **Medicare-Eligible Members (Over Age 65)**

Gov. Code section 22844 and CCR section 599.17 prohibit retired members and their dependents over 65 who are eligible for premium-free Medicare Part A from enrolling in a CalPERS basic health plan. Medicare-eligible is defined as members who are eligible for premium-free Medicare Part A and premium-based Medicare Part B.

### **Active Members**

For active subscribers and their dependents, federal law limits enrollment into a CalPERS Medicare health plan to those diagnosed with Amyotrophic Lateral Sclerosis (ALS) or End Stage Renal Disease (ESRD) who have completed any applicable coordination periods. Contact CalPERS for assistance if you have an employee that meets these criteria.

## **Medicare, Continued**

### **Medicare Part A**

While working, subscribers and enrollees may enroll in Medicare Part A by applying [online](#) with SSA, contacting SSA at 1-800-772-1213, or by visiting their local [Social Security office](#). Calling first to make an appointment is recommended.

Refer subscribers to [Apply Online for Medicare—Even if You Are Not Ready to Retire \(PDF\)](#) and the [Medicare \(PDF\)](#) publications for additional resources.

Medicare Part A will be premium free if subscribers/members:

- Worked for at least 10 years (40 quarters) in Social Security/Medicare-covered employment.
- Are eligible through the work history of a current, former, or deceased spouse; and/or
- Have ESRD, ALS, or a Social Security-qualified disability and meet certain SSA requirements

Enrolling in Part A ~~may save subscribers money.~~

- If enrolled in Part A, the subscriber's current CalPERS health plan will continue to be the primary payer of insurance claims and Medicare Part A will be a secondary payer. As a secondary payer, Medicare pays up to their allowable amount of costs not covered by CalPERS health insurance, potentially reducing out-of-pocket costs.
- There are limitations. Part A covers only inpatient care in a hospital, skilled nursing care, hospice, and some home health services. Therefore, remaining in a CalPERS health plan and enrolling in Medicare Part A will help defray cost sharing for those covered services only up to the allowable amount based on the Medicare fee schedule.
- Subscribers may want to consider delaying Medicare Part A until a later date if they contribute to a Health Savings Account (HSA) or if they will have to pay a premium to enroll in Part A.

### **Medicare Part B**

SSA establishes a Medicare Part B premium amount annually, which must be paid to SSA to remain enrolled in Part B. If a subscriber receives SSA benefits, the Medicare Part B premium will be deducted from their SSA benefits; otherwise, SSA will bill them quarterly.

The standard Medicare Part B premium applies to everyone; however, enrollees may be assessed an additional Income Related Monthly Adjustment Amount (IRMAA) if their modified adjusted gross income reported on their IRS tax return is above a certain amount.

## **Medicare, Continued**

Subscribers may defer Medicare Part B enrollment because they are still working.

- To defer, they should contact SSA at (800) 772-1213.
- This notification will ensure that the subscriber avoids a late enrollment penalty when they decide to retire and enroll in Medicare Part B upon retirement.

If subscribers choose to enroll in a Medicare Part B while still actively working, they will remain in a CalPERS Basic (non-Medicare) health plan and their CalPERS Employer Group Health Plan will be the primary payer, and Medicare becomes the secondary payer.

### **Retired Enrollees**

For a smooth transition from a CalPERS Basic to a CalPERS Medicare health plan, subscribers are encouraged to enroll into Medicare Parts A and B prior to or within 30 days of retirement. Timely enrollment allows CalPERS to receive notification of their enrollment electronically and automatically transition them into a CalPERS Medicare health plan. Subscribers will not need to send any additional documentation to CalPERS if enrollment with SSA is completed promptly.

- If enrollment with SSA is more than 30 days from retirement, subscribers/enrollees may be required to provide supporting Medicare documentation (i.e., Medicare card or entitlement letter) to CalPERS and a [Certification of Medicare Status \(PDF\)](#) form.
  - If CalPERS does not receive the subscriber's Medicare Parts A and B information within 60 days, their health benefits will be canceled.
- If a subscriber's CalPERS Basic health plan has a corresponding Medicare health plan, the subscriber will be automatically transitioned to the CalPERS Medicare plan with their carrier. If their Basic plan does not have a corresponding Medicare plan, they will be transferred into UnitedHealthcare (HMO). If UnitedHealthcare is not available where the subscriber lives, they will be transferred into PERS Choice/PERS Platinum (PPO).
- Subscribers have 60 days from the date of enrollment in a CalPERS Medicare plan to elect a different plan by contacting CalPERS at **888** CalPERS (or **888-228-7377**).
- Subscribers/enrollees are able to enroll in Medicare Parts A & B [online](#) with SSA, contacting SSA at 1-800-772-1213, or by visiting their local [Social Security office](#). Calling first to make an appointment is recommended.

### **Medicare Part A**

Subscribers and enrollees may enroll in Medicare Part A by applying [online](#) with SSA, contacting SSA at 1-800-772-1213, or by visiting their local [Social Security office](#). Calling first to make an appointment is recommended.

Medicare Part A will be premium-free if subscribers/members:

- ~~Worked for at least 10 years (40 quarters) in Social Security/Medicare-covered employment.~~
- ~~Are eligible through the work history of a current, former, or deceased spouse; and/or~~
- ~~Have ESRD, ALS, or a Social Security-qualified disability and meet certain SSA requirements~~

### **~~If Subscribers Do Not Qualify for Premium-Free Medicare Part A~~**

- ~~Subscribers who do not qualify for premium-free Medicare Part A based on their Social Security/Medicare work record or the record of their current, former, or deceased spouse, may remain in a CalPERS Basic health plan. This information must be submitted to CalPERS via an [Ineligibility of Medicare Certification \(PDF\)](#) form. If they later qualify for Medicare Part A at no cost, they must enroll in Medicare Part B and in a CalPERS Medicare health plan.~~
- ~~As a secondary option, subscribers may enroll in a Kaiser Permanente Medicare Advantage plan if they are enrolled in Medicare Part B only. Kaiser Permanente is the only health insurer allowed by CMS to offer this arrangement.~~

### **~~Medicare Part B~~**

~~Subscribers may enroll in Medicare Part B by completing the following forms and applying directly with SSA:~~

- ~~If the subscriber worked beyond age 65, they will need to have a [Request for Employment Information \(Form CMS-L564/R297\)](#) completed by their HBO.~~
- ~~[Application for Enrollment in Medicare Part B \(Medicare Insurance\) \(CMS-40B\)](#)~~
- ~~Return completed forms to the local [Social Security office](#) by mail or fax them to (833) 914-2016~~

~~SSA establishes a Medicare Part B premium amount annually, which must be paid to SSA to maintain enrollment in Part B. If a subscriber receives SSA benefits, the Medicare Part B premium will be deducted from their SSA benefits; otherwise, SSA will bill them quarterly.~~

~~The standard Medicare Part B premium applies to everyone; however, enrollees may be assessed an additional IRMAA if their modified adjusted gross income reported on their IRS tax return is above a certain amount.~~

## **Medicare, Continued**

### **Medicare Enrollment (Under Age 65)**

If a member is under the age of 65 and Medicare eligible, they may provide their Medicare Part A and Part B information to CalPERS by submitting a copy of their Medicare card and electing to transfer to a CalPERS Medicare health plan. Enrollment into a CalPERS Medicare Advantage health plan will be processed and effective upon approval by CMS.

If a subscriber or a dependent is enrolled in Medicare Parts A and B, then they or their dependent(s) may be eligible to enroll in a CalPERS Medicare health plan. For active employees and their dependents, federal law limits enrollment in a CalPERS Medicare health plan to those diagnosed with ALS or ESRD that have completed any applicable coordination periods.

### **Additional Resources**

The [Certification of Medicare Status \(PDF\)](#) form is available on the CalPERS website. This form needs to be completed and submitted to CalPERS if:

- Subscribers do not enroll in Medicare Parts A and B with SSA promptly and CalPERS has not received enrollment information from SSA
- Subscriber is ineligible for premium-free Part A
- Subscriber has health coverage through an active employer group health plan

The CalPERS [Medicare Enrollment Guide \(PDF\)](#) provides information about how Medicare works with CalPERS health benefits.

Centers for Medicare & Medicaid Services (CMS) publishes:

- [Medicare & You](#), a handbook that provides information about Medicare
- [Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65 \(PDF\)](#), a fact sheet
- [Medicare & Other Health Benefits: Your Guide to Who Pays First \(PDF\)](#), a booklet about how Medicare works with other types of coverage

SSA is the administrative authority of the Medicare program. For more information, visit the [SSA](#) website.

The [Health Insurance Counseling & Advocacy Program \(HICAP\)](#) offers free, one-on-one Medicare counseling.

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