

## Workers Age 65+ and The Exchange (VHC)

Vermont's health insurance Exchange, which is accessed through Vermont Health Connect (VHC), is now open for employees of groups with 50 or fewer employees to purchase their 2014 health insurance, but **no Medicare Supplement Insurance plans are being offered on The Exchange**. Medicare eligible individuals must buy their own supplemental plans outside the Exchange. Also, whereas associations such as **AIVIS and VACE** have in the past been reliable sources of Medicare supplemental coverage, they **will cease to exist on January 1, 2014**. Therefore, *employees over age 65 must go elsewhere to obtain their 2014 Medicare supplemental coverage*.

At the same time, federal and state Medicare regulations are affecting the primary/secondary status of Medicare-related coverage for 2014. Beginning January 1, Medicare will:

- be primary for subscribers age 65 or older who are not retired and who work for a group with fewer than 20 subscribers,
- stay secondary for subscribers over age 65 who work for employers with 20 or more subscribers, and
- always be primary for subscribers over age 65 who are retired.

What exactly does this mean for older workers? If they are not already enrolled in Medicare Parts A and B, their first step is to contact Social Security and enroll between October 15<sup>th</sup> and December 7<sup>th</sup>. While they're at it, they can also discuss their options for Part D, the mandatory prescription drug coverage. October 15 to December 7 is also the open enrollment period for Medicare prescription coverage.

With Medicare Parts A and B both in place, an older worker can proceed to buying Medicare Part D and Medicare Supplement Insurance (formerly known as Medigap). Within Vermont, Blue Cross and Blue Shield (BCBS) offers both of these for individuals. However, MVP does not offer them, and (as we already mentioned) AIVIS and VACE can no longer offer them. There are various sources outside of Vermont, and some of them, including AARP, offer plans that are comparable to BCBSVT's and have competitive rates.

Where to go for help with Medicare related issues? People over 65 who are still working for groups with fewer than 20 employees can always call or visit their local Social Security office for assistance. These offices and other helpful Medicare resources are listed below. We strongly encourage Medicare subscribers who work for Health Trust members to contact Health Advocate for information. And although the complex variables involved with Medicare mean that VLCT staff cannot provide direct support, we stand ready to help as far as we can, so please feel free to contact your Member Relations representative for assistance.

David Sichel, Deputy Director  
Risk Management Services

## Medicare Resources List

**The U.S. Social Security Administration.** Three offices cover Vermont as follows:

- Addison, Chittenden, Franklin, Grand Isle, and Lamoille counties:  
**802-951-6753**, 58 Pearl Street, Burlington, VT 05401 (next to Bove's Restaurant)
- Bennington, Rutland, Windham, and Windsor counties:  
**802-775-0893**, 88 Merchants Row, Rutland, VT 05701
- Caledonia, Essex, Orange, Orleans, and Washington counties:  
**877-505-4542**, 33 School Street, Montpelier, VT 05602 (around the block from VLCT)

**Medicare & You 2013**, the official U.S. government Medicare handbook. The print-ready file, written for individuals, is online at [www.medicare.gov/publications/pubs/pdf/10050.pdf](http://www.medicare.gov/publications/pubs/pdf/10050.pdf).

**1-800-MEDICARE** (1-800-633-4227) **and** [www.medicare.gov](http://www.medicare.gov). Get general or claims-specific Medicare information. When calling, if you need help in a language other than English or Spanish, say "Agent" to talk to a customer service representative. TTY: 1-877-486-2048.

**Health Advocate.** Health Trust subscribers needing answers to care and coverage questions or help with a particular situation can call **1-866-695-8622**. While calls are answered 24/7, the best time to call is between 8 a.m. and 9 p.m.