

## Medicare Minute Script — April 2021 Medicare and Changes in Residence

When you move, it can affect your Medicare coverage. Today we'll discuss various kinds of changes of residence—from in-state to abroad—and what they mean for your Medicare coverage.

### **Point 1: Know how moving within the U.S. or abroad will affect your Medicare coverage.**

If you have Original Medicare, you can move within the U.S. without affecting your coverage. Original Medicare does not have provider networks, so you can visit any doctor or facility in the country that accepts Medicare. Medicare Advantage Plans and Part D prescription drug plans, on the other hand, have coverage areas, so when moving within the U.S. you may need to switch plans. You will have a Special Enrollment Period if you move out of your plan's service area or if you move to an area that is still covered by your plan but where more plans are also now available to you. Notify your plan before you change your residence. Contact your State Health Insurance Assistance Program or call 1-800-Medicare to review your new plan options and, if applicable, for help selecting a new plan. Regardless of your type of coverage, don't forget to notify the Social Security Administration about your move, or you could miss important communications.

Decisions about Medicare enrollment can be more complicated if you move abroad, where Medicare will not typically cover medical costs. First, if you qualify for premium-free Part A—like most people do—it is usually best to enroll in Part A or to keep it if you already have it. On the other hand, most people owe a Part B monthly premium of \$148.50. If you enroll in or keep Part B, you owe a premium for coverage you cannot use while abroad. However, if you do not enroll in or keep Part B, you may have a late enrollment penalty and gaps in coverage when you return from abroad. An exception is if you or your spouse work outside the U.S. for a company that provides you with health insurance or work in a country with a national health system. In these cases, you will qualify for a Special Enrollment Period to enroll in Part B without penalty when you return.

### **Point 2: Know how moving may affect cost assistance programs and Medigaps.**

First, we'll talk about cost assistance programs, starting with the Medicare Savings Program, or MSP. Because MSP, eligibility requirements are state-specific and MSP applications are processed at the state level, your MSP will not follow you if you move out of state. You will need to disenroll from your MSP and see if you are eligible for an MSP in your new location. If you have Extra Help benefits, they may not be affected by a change of residence because eligibility requirements do not differ by state. However, if you were automatically enrolled in Extra Help because you had Medicaid or an MSP, you may need to actively re-enroll in Extra Help if you move out of state. Contact your State Health Insurance Assistance Program, or SHIP, to find out if this applies to you. Next, we'll talk about Medigap Supplemental Insurance. If you have a Medigap plan and are moving, you will not lose your Medigap coverage. Contact your Medigap plan to see if the cost of your Medigap will change, however. Contact the SHIP in the state of your new residence to learn if that state has different Medigap eligibility requirements and enrollment rules that might apply to you.

### **Point 3: Understand your Medicare enrollment decisions if you are incarcerated.**

If you had Medicare before your arrest, you will remain eligible for the program while you are incarcerated. However, your correctional facility will provide and pay for your care during that time, and Medicare will not. Once you are released, Medicare will resume coverage if you remained enrolled. It is usually best to keep Part A and Part B coverage while you are incarcerated to ensure that you avoid late enrollment penalties and gaps in

SHIP National Technical Assistance Center: 877-839-2675 | [www.shiptcenter.org](http://www.shiptcenter.org) | [info@shiptcenter.org](mailto:info@shiptcenter.org)

SMP National Resource Center: 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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coverage when you are released. Since incarcerated individuals have their Social Security benefits suspended, you would need to pay the Part B premium by setting up direct payment with Medicare. If you cannot afford to continue paying the Part B premium during incarceration, you should actively withdraw from Part B and see if you qualify for a Medicare Savings Program upon release. Your SHIP program can help you with this process.

**Point 4: Be aware of marketing violations and enrollment fraud.**

As we have discussed, you may need to switch Medicare Advantage or Part D plans if you are moving. When comparing or enrolling in plans, it is important to know that plan representatives, agents, and brokers must follow federal guidelines when marketing to you. These guidelines protect you from manipulative and deceptive sales and enrollment tactics. Here are some red flags to look out for:

- You signed up for a plan after being told by a company that certain services or prescriptions are covered, but after enrolling, you discover they are not covered by the plan.
- A company represents itself as coming from Medicare, Social Security, or Medicaid.
- You receive an unsolicited phone call or text from a plan with which you have no prior relationship or have asked not to contact you.
- A plan agent returns uninvited to your residence after missing an earlier appointment.
- An agent discusses other insurance products, such as life insurance, during a visit or meeting that was scheduled to only discuss a Part D or Medicare Advantage product.

If you enrolled in a plan because of misleading information, you may be able to change your plan by calling 1-800-MEDICARE. You should also report these red flags to your Senior Medicare Patrol, or SMP.

**Take Action:**

1. **Contact Social Security** and your **Medicare Advantage or Part D plan** to notify them of your upcoming move.
2. **Use Plan Finder at [www.medicare.gov](http://www.medicare.gov)** or **call 1-800-MEDICARE** to compare Medicare Advantage or Part D plans in the area to which you are moving.
3. **Contact your State Health Insurance Assistance Program (SHIP)** to learn about cost assistance programs and Medigaps in the state to which you are moving.
4. **Contact your Senior Medicare Patrol (SMP)** if you have concerns about marketing violations or enrollment fraud.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website:	SMP toll-free: SMP email: SMP website:
<b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a> .	<b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> .

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