



Welcome to Kaiser Permanente

Introduction to Medicare and the Kaiser Permanente Medicare health plans

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Understanding the basics of Medicare



Who can join Medicare?

You're eligible to join Medicare if:

- You're 65 or older
- You're under 65, but live with a disability
 - Must be eligible for Social Security disability
 - Requires a 2-year waiting period
- You have end-stage renal (kidney) disease (ESRD)
- You have amyotrophic lateral sclerosis (ALS)
- U.S. citizen or a permanent legal resident who has lived in the United States for at least five years



What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:



PART A
Hospital Insurance



PART B
Medical Insurance



PART D
Prescription
Drug Coverage



PART C
(Medicare Advantage)
Includes Part A, B
and usually D

Original Medicare



Part A: Hospital Insurance

What it does:

- Gives you coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, your monthly premium is set by a Medicare formula.



Part B: Medical Insurance

What it does:

- Helps cover doctors' and other health care providers' services, like lab and radiology
- Outpatient care, durable medical equipment, and home health care are also covered

What it costs:

- Your monthly premium—paid to the federal government—is usually deducted from your Social Security or Railroad Retirement Board check.
- What you pay for Part B coverage could be higher than the standard premium, based on your modified adjusted gross income.
- **Late enrollment penalty (LEP): Your premium increases 10% for each 12-month period that you decline coverage. If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty.**
- Contact Social Security to learn the exact amount you'll pay for Part B.



Part B: Medical Insurance

Based on your 2021 yearly income, your 2023 Part B monthly cost is:

File individual tax return	File joint tax return	In 2023, you each pay
\$97,000 or less	\$194,000 or less	\$164.90*
\$97,001 to \$123,000	\$194,001 to \$246,000	\$230.80
\$123,001 to \$153,000	\$246,001 to \$306,000	\$329.70
\$153,001 to \$183,000	\$306,001 to \$366,000	\$428.60
\$183,001 to \$500,000	\$366,001 to \$750,000	\$527.50
above \$500,001	above \$750,001	\$560.50

*You'll pay this standard amount if you: 1) enroll in Part B for the first time in 2023 2) don't get Social Security benefits; 3) are directly billed for your Part B premiums. Contact Social Security about your Part B premium.

Note: The above dollar amounts may change yearly.



Medicare Coverage Options

Here are some ways you can get Medicare coverage:

- You get an Original Medicare Plan through the Centers for Medicare & Medicaid Services (CMS).
 - You can supplement Original Medicare by enrolling in a MediGap Plan. Premiums for these plans are not covered. (Note: Kaiser Permanente does not offer MediGap plans.)
- You can sign up for a Medicare Advantage Plan, known as Medicare Part C, through private insurance companies.
- In some parts of the country, you can sign up for Medicare Cost Plans, which are also offered through private insurance companies.



Part C: Medicare Advantage

What it does:

- Combines your benefits from Parts A, B, and sometimes D (prescription drug coverage) in a single plan and are an alternative to Original Medicare*
- Services under a network of providers that you must use for care

What it costs:

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.
- If you choose an out-of-network provider, you'll be financially responsible, except in the case of an emergency or urgent care.



Part D: Prescription Drug Coverage

What it does:

- Covers outpatient prescription drugs

To enroll:

You have 3 options for enrolling in Part D:

1. A Medicare Advantage plan that includes Part D prescription drug coverage
2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only
3. Coverage through an employer or union

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.



Part D: Prescription Drug Coverage

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

Based on your 2021 yearly income, your 2023 Part D monthly cost is:

File individual tax return	File joint tax return	In 2023, you each pay*
\$97,000 or less	\$194,000 or less	No additional cost
\$97,001 to \$123,000	\$194,001 to \$246,000	\$12.20
\$123,001 to \$153,000	\$246,001 to \$306,000	\$31.50
\$153,001 to \$183,000	\$306,001 to \$366,000	\$50.70
\$183,001 to \$500,000	\$366,001 to \$750,000	\$70.00
above \$500,001	above \$750,001	\$76.40

*These amounts may change yearly based on adjustments made by, and paid by you, to the federal government.

Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
 - Degree of help depends on income and resources
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office
 - Administered by your plan, for CMS
 - You must be enrolled in a Part D plan to get help





Part A & B: Enrolling in Medicare When First Eligible

Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you **do not** get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.

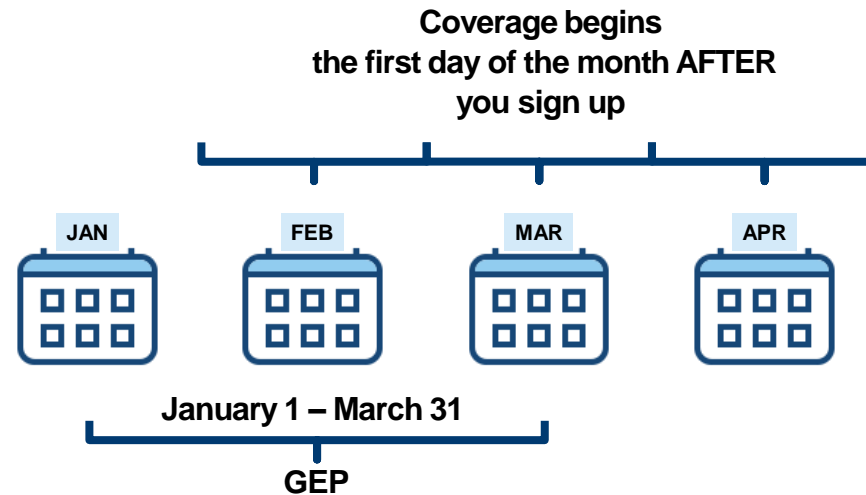




Part A & B: Late Enrollment Into Medicare

General Enrollment Period

- If you do *not* sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year. Beginning January 1, 2023, when you sign up during this period, your coverage starts the first day of the month after you sign up.





Part A & B: Working Past Age 65? Enroll Into Medicare When You Retire

Special Enrollment Period

- If you continue to work past your 65th birthday, you have 8 months to enroll in Parts A and B after you retire.



OR



While you have coverage from an employer

The 8 months after your coverage ends for Parts A & B

Kaiser Permanente Medicare health plan Members



Pre-Enrollment Considerations

Considerations when evaluating Medicare plans



Where will you live

- Residence vs. travel coverage



Coverage will look different on Medicare

- Copays, coinsurance, deductibles
- Network
- Drug formulary
- Pre-existing conditions



Some plans require referrals for specialists



Level of risk certainty

- Monthly premiums vs. cost shares



Have you considered all coverage options



PERA – Medicare covered benefits

Summary of Benefits (1/1/23 – 12/31/23)

Services	PERA Medicare Plan
Monthly Premium	\$170*
Annual Out-of-Pocket Maximum	\$4,700 per calendar year
Deductible	None
Office Visits (primary/specialty)	\$15 / \$30 copay
Lab/X-rays	No charge
Outpatient Surgery	\$200 per procedure
Specialty Scans (MRI/PET)	\$100 per procedure
Hospitalization Services	\$250/day (1-2) up to \$500
Emergency Services	\$75 copay (waived if admitted)
Ambulance Services	20% up to \$195
Urgent Care	\$25 copay
Durable Medical Equipment	20% coinsurance
Skilled Nursing Facility Care	\$0 days 1-20, \$75 days 21-84

*Premium does not include PERA years of service subsidy.

This is a benefit summary of the PERA Kaiser Permanente Medicare health plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Medicare health plan **Evidence of Coverage**.

PERA – additional coverage

Summary of Benefits (1/1/23 – 12/31/23)

Services	PERA Medicare Plan
Prescription Drugs (30-day retail) 2x retail for 90-day mail order	\$5-\$15 Generic \$40-\$60 Brand \$75 Specialty
Hearing Exams	\$15 copay
Hearing Aids	\$500 allowance/ear/3 years
Vision Services	\$15-\$30 copay
Optical Hardware (Lenses/contacts/frames)	\$150 allowance every 2 years
Health & wellness education	Class fees may apply (see Healthy living schedule for classes, dates, times, locations and fees)
Non-emergent Transportation	20 1-way trips per year to KP medical offices
Over-the-counter allowance	\$70 per quarter for over-the-counter supplies & medications
SilverSneakers	No Charge (see silversneakers.com for locations)
Medicare Explorer out-of-area benefit	\$1,500 allowance per year for out-of-area routine and continuing care

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PERA Years of Service Subsidy Chart– Medicare

\$5.75/year of service eligible PERA Medicare retirees

Years of Service	Medicare Subsidy
20+	\$115.00
19	\$109.25
18	\$103.50
17	\$97.75
16	\$92.00
15	\$86.25
14	\$80.50
13	\$74.75
12	\$69.00
11	\$63.25

Years of Service	Medicare Subsidy
10	\$57.50
9	\$51.75
8	\$46.00
7	\$40.25
6	\$34.50
5	\$28.75
4	\$23.00
3	\$17.25
2	\$11.50
1	\$5.75

Contact PERA to confirm years of service

Experience Better Health with SilverSneakers®

All members enrolled in Kaiser Permanente **Senior Advantage** have access to the following options from **SilverSneakers®**:

Gym membership

Home fitness program

- Live classes and workshops
- 200+ workout videos
- Mobile app with digital workout programs
- Thousands of locations
- Learn more at go.SilverSneakers.com



How you can sign up



Step 1

Enroll in Medicare
Parts A and B

Step 2

Enroll in Kaiser Permanente
Senior Advantage Plan

Step 1: Enroll in Medicare Parts A and B



- **If you're getting Social Security or Railroad Retirement Benefits (RRB) at age 65**, in most cases you'll be automatically enrolled in Part A and Part B starting the first day of the month you turn 65.

- **If you're *not* getting Social Security or RRB benefits**, you'll need to sign up for Parts A and B:

Apply online at [socialsecurity.gov](https://www.socialsecurity.gov) or [ssa.gov/benefits/medicare](https://www.ssa.gov/benefits/medicare)

Visit your local Social Security office

Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778)

Step 1

Enroll in Medicare
Parts A and B

Step 2

Enroll in Kaiser Permanente
Senior Advantage Plan

Step 2:

Enroll in Kaiser Permanente Senior Advantage Plan

- Submit a PERACare *Enrollment/Change Form* to PERA no more than 90 days prior to your Medicare effective date, and no more than 30 days after your date of birth. This form must be signed prior to the requested effective date. If you are not already enrolled in PERACare, you will also need to complete a *Certification of Previous Health Care Coverage Form* to show you had coverage immediately prior to your Medicare eligibility.
- Send PERA a copy of your Medicare card when you receive it.

Attend a Live Online Meeting *hosted by PERA*

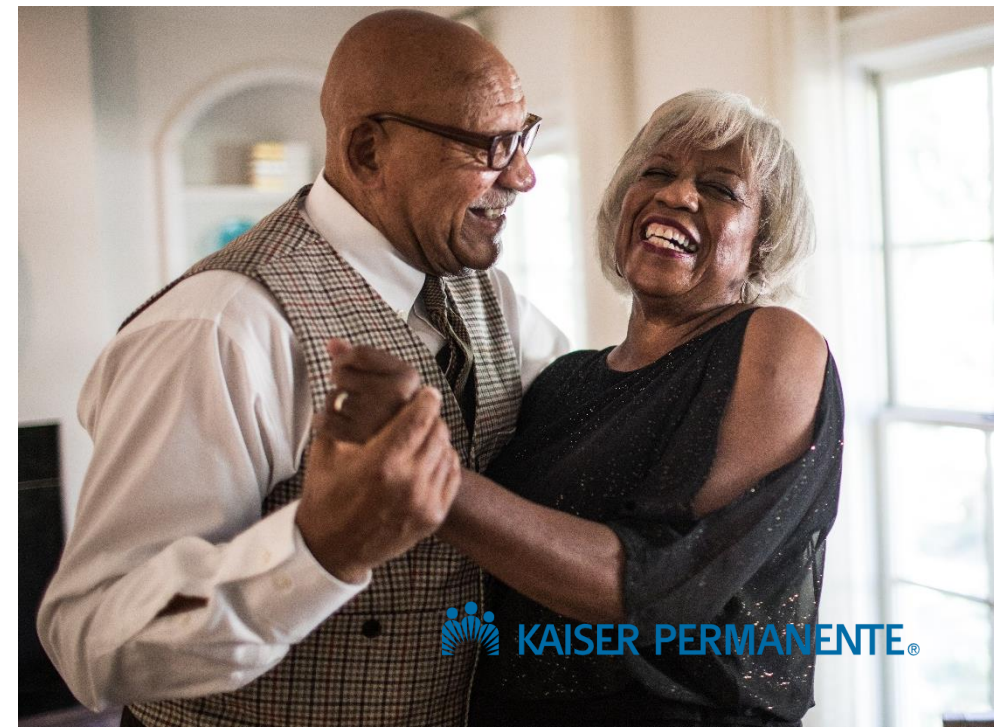
1. Go to copera.org and click on “Health Benefits (PERACare)” under the Retirees menu
2. Click on “Turning 65: PERACare and Medicare” then the “Register for a Webinar” button.

2023 Medicare Star Ratings

Our Medicare health plan is rated 5 out of 5 stars in Colorado for 2023.

Kaiser Permanente region	Star rating*
California	★★★★★
Colorado	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington)	★★★★
Kaiser Permanente Washington	★★★★☆

*Every year, CMS evaluates plans based on a 5-star rating system.



Contact Information

Additional information on Kaiser Permanente's PERA plans can be found at my.kp.org/CoPERA

Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)

Monday through Friday, 7 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048

24 hours a day, 7 days a week.

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Questions?

In California, Hawaii, Oregon, Washington, Colorado, Georgia and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland and Virginia, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Colorado PERA – Pre-Medicare coverage

Summary of Benefits (1/1/23 – 12/31/23)

Services	Deductible HMO	HDHP
Monthly Premium	\$1,416 (not including PERA subsidy)	\$850 (not including PERA subsidy)
Deductible	\$1,000 / \$3,000 family	\$3,500 / \$7,000 family
Annual Out-of-Pocket Maximum	\$4,000 / \$9,000 family	\$6,050 / \$12,100 family
Office Visits (primary/specialty)	\$25 - \$45 copay	20% coinsurance¹
Lab/X-rays	No charge lab, 20% xray¹	20% coinsurance¹
Specialty Scans (MRI/PET)	\$45 - \$100 copay	20% coinsurance¹
Outpatient Surgery	\$500 ASC / 20% hospital¹	10% ASC / 20% hospital¹
Hospitalization Services	20% coinsurance¹	20% coinsurance¹
Emergency Services	20% coinsurance¹	20% coinsurance¹
Ambulance Services	20% coinsurance (to \$500 per trip) ¹	20% coinsurance¹
Urgent Care	\$45 copay	20% coinsurance¹
Prescription Drugs (30-day retail) 2x retail 90-day supply	\$15 generic / \$40 brand / \$60 nopreferred brand / \$100 specialty	After deductible: \$10 generic / \$25 brand / \$50 nopreferred brand / \$100 specialty

¹Subject to deductible.

This is a benefit summary of the PERA Kaiser Permanente Medicare health plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Medicare health plan **Evidence of Coverage**.

PERA Years of Service Subsidy Chart – Pre-Medicare

\$11.50/year of service eligible PERA Pre-Medicare retirees

Years of Service	Medicare Subsidy
20+	\$230.00
19	\$218.50
18	\$207.00
17	\$195.50
16	\$184.00
15	\$172.50
14	\$161.00
13	\$149.50
12	\$138.00
11	\$126.00

Years of Service	Medicare Subsidy
10	\$115.00
9	\$103.50
8	\$92.00
7	\$80.50
6	\$69.00
5	\$57.50
4	\$46.00
3	\$34.50
2	\$23.00
1	\$11.50

Contact PERA to confirm years of service