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**Medicare Minute®**

# Medicare and Changes of Residence

# About Medicare Rights

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through:

- Counseling and advocacy
- Educational programs
- Public policy initiatives

# Medicare and Changes of Residence



Know how moving within the U.S. or abroad will affect your Medicare coverage

Know how moving may affect cost assistance programs and Medigaps

Understand your Medicare enrollment decisions if you are incarcerated

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

## Original Medicare

- Does not have provider networks
- Allows you to visit any doctor or facility in the country that accepts Medicare
- You will not need to make changes when moving within the U.S.

## Medicare Advantage and Part D plans

- Have coverage areas
- You may need to switch plans and notify your plan in advance
- You may have a Special Enrollment Period (SEP) to enroll in a new plan

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



Whether you have Original Medicare or a Medicare Advantage Plan, you should contact the Social Security Administration to update your information and ensure that you receive important communications

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



## Moving abroad:

- Medicare will not cover medical costs
- If you qualify for premium-free Part A, it is usually best to keep it
- Most people owe a Part B monthly premium of \$148.50
  - If you keep Part B, you owe a premium for coverage you cannot use while abroad
  - If you do not keep Part B, you may have a late enrollment penalty (LEP) and gap in coverage when you return from abroad
  - Exceptions:
    - You or your spouse work outside the U.S. for a company that provides you with health insurance
    - You or your spouse work in a country with a national health system

# Know how moving may affect cost assistance programs and Medigaps

## Medicare Savings Program (MSP)

- Eligibility and enrollment are state-specific
- Your MSP will not follow you if you move to another state
- You will need to disenroll from your MSP and see if you are eligible for an MSP in the state to which you are moving



# Know how moving may affect cost assistance programs and Medigaps

## Extra Help

- Eligibility requirements do not differ by state, so benefits will most likely not be affected by your move
- If you were automatically enrolled in Extra Help because you had Medicaid or an MSP, but then you lose Medicaid coverage or the MSP because of your move to a different state, you will need to actively enroll in Extra Help to keep those benefits





# Know how moving may affect cost assistance programs and Medigaps

## Medigap

- Also known as a supplemental policy
- You do not need to change your plan
- Contact the plan to see if the premium will change
- Note that enrollment rules vary by state



# Understand your Medicare enrollment decisions if you are incarcerated

- If you have Medicare before your arrest, you will remain eligible for the program while 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

# Understand your Medicare enrollment decisions if you are incarcerated

- It is usually best to keep Part A and Part B coverage while you are incarcerated
  - Ensures that you avoid late enrollment penalties and gaps in coverage when you are released
- Incarcerated individuals have their Social Security benefits suspended, so you would need to pay the Part B premium by setting up direct payment with Medicare

# Understand your Medicare enrollment decisions if you are incarcerated

- If you cannot afford to continue paying the Part B premium during incarceration, you should actively withdraw from Part B
  - You can see if you qualify for a Medicare Savings Program upon release to eliminate any late enrollment penalties and coverage gaps

# 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 or call 1-800-MEDICARE to compare Medicare Advantage or Part D plans in your new area.

3

Contact your State Health Insurance Assistance Program (SHIP) at 877-839-2675 to learn about cost assistance programs and Medigap enrollment rules in the state to which you are moving.

# Helpful resources

# Medicare Rights offers a variety of online resources



**Medicare Interactive (MI)** is a free online reference tool developed by Medicare Rights that provides easy-to-understand answers to the questions posed by Americans with Medicare, their families and caregivers, and the professionals serving them.

**Dear Marci** is a free biweekly newsletter that provides clear answers to frequently asked Medicare questions. Visit your Medicare Interactive profile and click on the Newsletters tab to sign up.



Medicare Rights Center helpline



Getting Medicare right

For help with Medicare questions,  
call the Medicare Rights Center helpline  
at **800-333-4114**



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