

Medicare & Prison



Medicare Facts

AVOID PAYING MORE WHEN RELEASED

What you should know when you are going to prison

Table of Contents

Why are you getting this booklet..... page 3
What is Medicare?.....page 3
Social Security & Medicare.....page 4
Medicaid, MSP and SNAP.....page 5
Paying your Medicare part B premium.....page 5
Stopping Medicare Part B.....page 5
Restarting Social Security.....page 7
Getting Medicare Part B when released.....page 7
Medicare Part D.....page 7
Options when released.....page 8



This booklet was published with funds from the National Council on Aging to pilot a Benefits Enrollment Center within three prison settings in Connecticut

Why you are getting this booklet

This booklet is for people who have Medicare insurance who expect to go to prison or for people who are newly in prison. It will give you the facts you need to know about your Medicare medical insurance to make an informed decision about your Medicare insurance for the future. It may help you avoid paying more money for Medicare when you get out of prison. This booklet is not intended for individuals receiving only SSI who are not on Medicare.

What is Medicare?

Medicare is federal insurance for older adults and persons with disabilities who have worked enough years to qualify. If you are 65 years of age or older and you have worked about 10 years, you may be on or qualify for Medicare. You might also have free Medicare Part A if you are younger than 65 and have received Social Security Disability checks for at least two years. Other people receive Medicare if they have end stage renal disease and are getting kidney dialysis or are waiting for a kidney transplant or are being treated for a medical condition called A.L.S.



There are different parts to Medicare. Medicare Part A pays for hospital care and is free for most people. Medicare Part B pays for your medical services such as visits to the doctor, tests your doctor orders, and emergency room visits. This part of Medicare is not free and you pay a monthly fee that comes out of your Social Security retirement or disability check before you receive your funds each month. If you are not yet retired and are 65 years of age or older, you may be getting a bill every three months to pay for your Medicare Part B.

Medicare Part D is the part that pays for your medications at the pharmacy. There is also a monthly fee for this insurance. Although people on Medicare Part A are not required to enroll in Medicare Part B or Part D benefits, not having these benefits leaves people without needed medical coverage. If you don't enroll in Part B or Part D when you are eligible, you may pay more when you do enroll and you might need to wait for special times of the year to enroll. Normally most people enroll in Medicare when they are turning 65 years old. They can enroll in Medicare 3 months before their 65th birthday and up to 3 months after their 65th birthday. Those receiving Social Security benefits already are enrolled in Medicare by the federal government. If you do not enroll during your initial enrollment period, you may have to wait to enroll and pay more when you do enroll.

Social Security and Medicare: Your monthly Social Security retirement or Social Disability benefit is suspended, or placed on hold, when you have been convicted and in prison for 30 days. Since Social Security does not want to stop your source of income if your stay in prison is less than 30 days, you will continue to receive your Social Security retirement or disability check until you have been in prison for 30 days straight. This may mean you may receive these funds in error if your stay in prison is longer than 30 days. Since you are not entitled to these funds from the day you went to prison, you might have to pay back these funds when you leave prison and are released. If you know your stay will be longer than 30 days, you should contact Social Security before you are in prison to avoid getting money that you are not due by calling 1-800-772-1213 (TTY 1-800-325-0778) from 7:00 a.m. – 7:00 p.m. Monday through Friday. Your spouse and/or children will continue to get social security benefits even if your benefits are on hold. When you are close to your release date, you can request help from a re-entry staff or discharge planner to apply for Supplemental Security Income (SSI) before your release from incarceration.

If you will be turning age 65 while you are in prison, you should consider enrolling in Medicare Part A and B during your initial enrollment period that ends three months after your 65th birthday. To do this, you can send a letter to Social Security stating you wish to enroll in Medicare Part A and B. You must sign and date the letter. The letter should include your full name, social security number, and the date you would like the coverage to begin. It is best to send this by certified mail with a return receipt for proof of this request. You can also call Social Security to enroll at 1-800-772-1213 (TTY 1-800-325-0778). If you have a family member or trusted source who can help you enroll online, they can apply as a representative for you at www.ssa.gov. If you are not present, the application will be mailed to you for signature.

Medicaid, MSP & SNAP: Medicaid is insurance for people who have high medical needs or for people who are low income. If you are on Medicaid medical benefits when you go to prison, these benefits may be suspended, or placed on hold, while you are in prison. This will make it easier for you to get medical benefits when you are released. While you are in prison, the Connecticut Department of Corrections takes care of your food, housing and medical needs. If you are receiving food assistance or SNAP and/or the Medicare Savings Program, your benefits stop when you are in prison. Since the Medicare Savings Program (MSP) pays the monthly premium fee for your Medicare part B benefits, you would need to pay this fee during your stay in prison to keep your benefits active.

Paying your Medicare Part B premium: If you have income from another source, such as from a pension, you can pay your Medicare Part B monthly premium by the 25th of the month in several ways. You can ask to be mailed a bill for your Medicare Part B premium. You can sign up for Medicare Easy Pay to have the premium taken out of your checking or savings account. To do this you would need to

complete an authorized agreement for pre-authorized payment form (SF-5510) that is found on www.medicare.gov or call 1-800-MEDICARE to get this form. You should enter your name as it looks on your red, white and blue Medicare card. You can also contact your bank and arrange for an electronic payment from your bank account. Provide your bank with the following: the Medicare number located on your red, white and blue card and the amount you pay each month for your Medicare Part B benefits. The biller name would be CMS Medicare Insurance and the remittance address is: Medicare Premium Collection Center, P.O. Box 790355, St. Louis, MO 63179-0355.

If you are unable to pay your Medicare Part B premium while you are in prison, you may lose Medicare Part B benefits after you have not paid your premiums for three months. The three months of unpaid premiums will be taken from your first Social Security retirement or disability payment when you are released.

Stopping Medicare Part B medical insurance:

If your only source of income is Social Security retirement or Social Security disability benefits, and you have no other way to pay for your Medicare Part B premium, you might consider voluntarily stopping your Medicare Part B benefits to avoid owing these premiums when you are released. You can do so by contacting Social Security at 1-800-772-1213 (TTY:1-800-325-0778) Monday through Friday from 7:00 a.m. to 7:00 p.m. You will need to fill out CMS form 1763.

Restarting Social Security benefits: When you are officially released from prison, you can go to your nearest Social Security office with your release paperwork to get your Social Security retirement or disability benefits started again. Your benefits will begin one month following your release from

prison, but you will not receive this payment until two months after your release. You can ask to apply for Supplemental Security Income (SSI) for the first month of your release to help you with your expenses.

Getting Medicare Part B when released: You may be able to get help getting back your Medicare part B benefits if you qualify for the Medicare Savings Program (MSP). If you meet the income limits for MSP, Social Security will place you back onto Medicare Part B benefits on the date the State agrees to pay the premium for you. Before your release, you can ask to meet with the re-entry staff or discharge planner to help you apply for MSP and/or Medicaid so these will be in place when you are in the community.

If your income is too high to qualify for the Medicare Savings Program, you can apply at Social Security for Medicare Part B during the General Enrollment Period from January 1 through March 31 of each year. Your Medicare Part B will not begin until July 1. If you have been without Medicare Part B benefits for over a year, you will pay more for your Medicare Part B benefits when they begin. You may pay an ongoing increase in your Medicare Part B premium for life.

Medicare part D prescription coverage: If you are enrolled in a Medicare Part D plan or Medicare Advantage plan with prescription coverage, you may be removed from this coverage when you go to prison and returned to traditional Medicare. When you are in prison you are considered to be out of the service area with your plan. You will get a special enrollment period to join a Medicare Part D plan that begins the month before your release and ends 63 days after you are officially released. You will not pay a penalty for not having a plan during your time in prison, which means you will not pay a

higher premium when you do enroll within 63 days. You will want to provide your community address to the plan.

When you receive free Medicare Part A, your pharmacy will bill Medicare Part D, not Medicaid, for medicines ordered by your medical doctor. If you have been enrolled in Medicaid or the Medicare Savings Program, you may be able to get your medicines right away from a temporary Medicare Part D plan called LINET. Your pharmacy can call 1-800-783-1307 for help from LINET. You should be prepared to pay a small amount each time you receive your medications. To get help in selecting an ongoing Medicare Part D or Medicare Advantage plan, you can call CHOICES for free help by calling 1-800-994-9422.



Options when released from prison:

If you have Medicare Part A but were removed from Medicare part B for failing to pay your Medicare premiums, you will be unable to enroll in a Medicare Supplemental Plan or a Medicare Advantage plan until your Medicare part B is back in place. Individuals on Medicare insurance are unable to purchase insurance through our state's health insurance exchange, Access Health CT. You can receive medical care, regardless of your ability to pay, from a Federal Qualified Health Center. You can call 211 to find the closest qualified health center, shelter information, food banks or other financial resources that may be of help to you.