



IMPORTANT INFORMATION FOR PEOPLE LEAVING MEDICAID WHO ARE ELIGIBLE FOR MEDICARE

This notice is intended for individuals whose Illinois Medicaid coverage ends on or after January 1, 2023 and who are eligible for OR already enrolled in Medicare. If you receive information asking you to update your information to stay on Medicaid, it is important you follow the directions and reply AS SOON AS POSSIBLE.

UNLIKE MEDICAID, MEDICARE DOES NOT COVER ALL OF YOUR MEDICAL OR DRUG COSTS. YOU MAY HAVE A LIMITED TIME AFTER YOUR MEDICAID COVERAGE ENDS TO ENROLL IN PLANS OR PROGRAMS THAT WILL HELP COVER WHAT MEDICARE DOES NOT. FOR HELP, CALL THE SENIOR HEALTH INSURANCE PROGRAM (SHIP) PHONE NUMBERS LISTED BELOW.

My Medicaid Coverage is Ending - what are my next steps?

If you *did not enroll* in Medicare Part B when you were first eligible to do so, please read your options under *Heading A: What to do if you have not enrolled in Medicare Part B.*

If you have *already enrolled* in Medicare Part B, please read your options under *Heading B: What to do if you have already enrolled in Medicare Part B.*

A. What to do if you have *not enrolled* in Medicare Part B

- When you lose your Medicaid coverage, you will qualify for a Special Enrollment Period (SEP) to sign up for Medicare Part B. *The SEP starts when you have been notified that your Medicaid coverage is ending, and ends six months after your Medicaid coverage end date.* Your Medicare benefits will usually start the month after Medicare enrollment. To enroll, visit your local Social Security office, or call Social Security at 1-800-772-1213.
- Based on your income and assets, you may qualify for assistance paying your Medicare premiums and your health and drug costs through the Medicare Savings Program. You are encouraged to apply for this assistance. Visit <https://hfs.illinois.gov/info/brochures-and-forms/brochures/hfs3757.html>. To learn more about Medicare Savings Program or to request an application call

the Department of Human Services (DHS) at 1-800-843-6154 (TTY: 1-800-447-6404).

- To cover the costs of your healthcare and drugs not covered under Medicare, you have options:
 1. Medicare Advantage. *Your chance to choose a policy lasts for 3 full months* after you lose your Medicaid coverage. You must already be enrolled in Medicare Part B to sign up for Medicare Advantage. You can sign up for a plan at: www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).
 2. Medicare Supplement Plans (also known as Medigap Plans). After you enroll in Medicare Part B, you will receive a 6-month Open Enrollment Period to purchase a Medicare Supplement policy. During this Open Enrollment Period, the insurer cannot deny you a Medicare Supplement policy or charge you higher premiums based on your health status.

Note: Medicare Supplement policyholders may need a Medicare Part D plan for prescription drug coverage. Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to sign up for Medicare Part D.

3. If you or your spouse is employed, you may have coverage options through your employer. Please reach out to your Human Resources department for information.

B. What to do if you have *already enrolled* in Medicare Part B

- Based on your income and assets, you may qualify for assistance paying your Medicare premiums and your health and drug costs through the Medicare Savings Program. You are encouraged to apply for this assistance. See: [HFS 3757 Medicare Savings for Qualified Beneficiaries | HFS \(illinois.gov\)](#)
- To cover the costs of your healthcare and drugs not covered under Medicare, you have options:
 1. Medicare Advantage. *Your chance to change or choose a policy lasts for 3 full months* after you lose your Medicaid coverage. You can sign up for

a plan at: www.medicare.gov or 1-800-MEDICARE (1-800-633-4227).

2. Medicare Supplement Plans (also known as Medigap Plans). Depending on when you enrolled in Medicare Part B and when your Medicaid coverage ends, you may still be in your Open Enrollment Period or you may have a similar protection called a Guaranteed Issue Right.
 - a. If you enrolled in Medicare Part B no more than 6 months ago, you are still in an Open Enrollment Period. This means the insurer cannot deny you a Medicare Supplement policy or charge you higher premiums based on your health status.
 - b. If you were enrolled in Medicaid on or before May 11, 2023, and if your Medicaid benefits end on or after June 16, 2023, then you will have a 63-day Guaranteed Issue Right after the end of your Medicaid to purchase a Medicare Supplement policy, even if you enrolled in Medicare Part B more than 6 months ago. Like Medicare Supplement Open Enrollment, Guaranteed Issue means the plans cannot deny you a policy or charge you more based on your health status.

Note: Medicare Supplement policyholders may need a Medicare Part D plan for prescription drug coverage. Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to sign up for Medicare Part D.

3. If you or your spouse is employed, you may have coverage options through your employer. Please reach out to your Human Resources department for information.

Need help? You are encouraged to reach out to the Illinois Department on Aging Senior Health Insurance Program (SHIP). SHIP is a free statewide health insurance counseling service for Medicare beneficiaries and their caregivers. See <https://ilaging.illinois.gov/ship.html> or to contact SHIP, call (800) 252-8966; 711 (TRS) or email aging.ship@illinois.gov.