

2018 Quick Guide Supplement

Enrollment/ Applications Periods for Other CT Programs		
Medicare Savings Program	Ongoing	Pays Medicare Part B premium, all or some Medicare Part D premium, lowers co-pays for medications and may help with co-pays and deductible for Medicare Part A and B. Income based. No asset restriction.
Medigap Plans	Ongoing	Guaranteed Issue. Community rated for premiums. Premiums not based on age/health.
SNAP	Ongoing	Assistance with food for those who qualify
Energy Assistance	August 1– May 1	Help with energy costs for those who qualify www.ct.gov/staywarm Those with utility heated household with shut-off notice can apply through 5/15
Renters Rebate	April 1 – Oct 1	Eligibility: For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with permanent disability 1 year residency, no asset test Hotline for questions: 860-418-6377
Access Health CT	Nov 1, 2017– Dec 22, 2017	Health Insurance for individuals without health coverage, which includes Medicaid for adults 18-64 without Medicare. The Marketplace is not for Medicare beneficiaries.

2018 Part D Standard Plan Cost Sharing for a Medicare Beneficiary

Part D Benefit Cost Periods	Costs & Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Drugs on the plan's Formulary
Initial Deductible	Beneficiary-100%	Up to \$405	\$0	\$405
Initial Coverage Period (ICP)	25% -beneficiary 75% - plan	Up to \$937.50	\$2,812.50	\$3,750
Coverage Gap	Shared Beneficiary/Plan/ Manufacturer Manufacturer: 50% on brand drugs	44% generic 45% brand drugs (+small pharmacy dispensing fee of \$1-\$3)	56% generic 15% brand drugs (plan payments do not count towards TrOOP of \$5,000)	Up to \$3,758.75 (cumulative costs: \$7,508.75)
Catastrophic Coverage	Beneficiary reduced co-pays Plan pays the difference	Greater of: 5% co-insur OR \$3.35per generic or \$8.35/brand	Remaining amount after the beneficiary pays co-pay	Continues catastrophic coverage through 12/31/18

Medicare Enrollment Periods

Period	Date	Part A	Part B	Part C	Part D	Explanation
Initial Enrollment (IEP)	3 months before age 65, month of 65 th birthday & 3 months following.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Enroll into premium free Med A anytime after your IEP . Part A becomes active back to your 65th birthday or to a maximum of 6 months,
Annual Election Period (AEP) Open Enrollment	October 15 - December 7 Changes effective Jan 1			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Beneficiaries can enroll or change any Medicare benefits
Special Enrollment (SEP)	While working & 8 months after employment ends or loss of employer health coverage (whichever comes first). Note: SEP is 63 days for Medicare Part D.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	For people still working (or their spouses) who are covered by employer health coverage (Medicare ESRD do not have SEP)
General Enrollment	Jan 1 – March 31 For Premium Part A or Part B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			For those who missed their IEP. Part B is effective July 1. Penalties may apply .
Medicare Advantage Disenrollment Period	Jan 1 – Feb 14 1 (800) 994-9422				<input checked="" type="checkbox"/>	Added period to leave MA or MA -PD & return to traditional Medicare. Can select a Medicare Part D & buy a Medigap policy.

