

August 2017 Medicare Share
Marketplace health insurance and Medicare – How do they affect each other?

What are Marketplace health insurance plans? They are health insurance plans created by the Affordable Care Act (ACA) allowing people to buy insurance who does not have any, or do not have enough insurance. **Where can I find the Marketplace?** You can access it online, or over the phone. Currently, the state of Missouri does not have very many insurance companies participating in the Marketplace and Cigna is the only provider who has committed to participating in the Kansas City, Missouri area for 2018. Unfortunately, this is because of the unknowns regarding congressional discussion of support and revisions of the ACA. If you are in need of a marketplace plan, the link for Cigna is <https://www.cigna.com/individuals-families/understanding-health-insurance/cigna-provider-network>.

How does the Marketplace affect my Medicare coverage? If you are eligible for Medicare, you should **not** use the Marketplace for your health or drug coverage. There are only two exceptions: 1- you have to pay a premium for Medicare Part A (hospital insurance), 2- you are eligible for Medicare because you have end-stage renal disease (kidney disease that requires dialysis or transplant). **Can I buy Medicare plans, part D prescription drug plans, or Medicare supplemental insurance (medigap) through the Marketplace?** No. If someone knows you are enrolled in Medicare, it is illegal for someone to sell you Marketplace plan.

What if I am currently enrolled in a Marketplace plan and need to get enrolled into Medicare? You will need to notify and drop your Marketplace plan and enroll in Medicare when you are first eligible to prevent a late enrollment penalty and avoid gaps in health insurance coverage. **What if I keep my Marketplace plan and still enroll in Medicare?** Marketplace plans do not work with Medicare. If you keep your Marketplace plan, it may not cover you once you are eligible for Medicare and would be a waste of your premium. Once you are eligible for premium free Medicare part A, you are no longer eligible to receive assistance for your Marketplace plan.

As always, for any questions and assistance, call CLAIM to speak to your local Medicare Counselor at 1-800-390-3330. Alternatively, for those in the Kansas City area, please contact us at the Shepherd Center of Kansas City Central 816-444-1121 or 816-753-7039.

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