

Medicare and Healthplanfinder Coverage

Overview: Consistent with the longstanding prohibitions on the sale and issuance of duplicate coverage to Medicare beneficiaries (§1882(d) of the Social Security Act), it is illegal to knowingly sell or issue a Washington Healthplanfinder Qualified Health Plan to a Medicare beneficiary.

Individuals who become eligible for Medicare while enrolled in a Qualified Health Plan (QHP) can choose to continue QHP coverage. Individuals who begin receiving Part A are no longer eligible for tax credits.

Issuers may not terminate enrollees whom they subsequently find to be eligible for or enrolled in Medicare, even if the individual was eligible for or enrolled in Medicare before enrollment into the QHP coverage, unless the enrollee requests the termination or another legal basis for termination applies.

Existing QHP Enrollees Transitioning to Medicare Coverage

Medicare status:	Able to keep QHP coverage in Healthplanfinder?	Eligible to continue receiving tax credits?
Become eligible for free Part A	Yes	No, individuals are no longer eligible for tax credits once Part A begins
Become eligible to buy Premium Part A	Yes	Yes, if only enrolled in Part B as Part B does not constitute Minimum Essential Coverage

New QHP Enrollments

Medicare status:	Able to enroll in new coverage?
Covered under Part A-only	No
Covered under Part B-only	No
Eligible for Medicare, but not yet signed up	Yes*
Covered under Medicare and would like to drop coverage to enroll in Healthplanfinder	Yes, after Medicare is dropped**

* Individuals who do not enroll in Medicare when first eligible (during their initial enrollment period) may have to pay late enrollment penalties if they later apply for both Premium Part A and Part B.

** Individuals who get free Part A cannot drop it without dropping their retiree benefits (social security or railroad retirement) and paying back all retirement benefits received and costs incurred by the Medicare program

New QDP Enrollments

Individuals cannot currently buy a stand-alone dental plan through Healthplanfinder. Nothing in federal law prohibits issuers from generally selling or issuing stand-alone dental plans to Medicare beneficiaries. If an enrollee who has QHP and QDP coverage becomes entitled to free Part A, they can drop their QHP coverage but keep their QDP coverage in Healthplanfinder.

Medicare Resources

SHIBA (Statewide Health Insurance Benefit Advisors)

URL: www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba

Phone: 800-562-6900

Medicare

URL: www.medicare.gov

Phone: 800-633-4227

Washington State Medicare Savings Program

URL: <https://www.dshs.wa.gov/esa/community-services-offices/medicare-savings-program>

Phone: 877-501-2233

