



# GTCMHIC Case Studies

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# Introduction



Throughout the course of the year we have seen a variety of situations that warrant a review of their case to provide education to all our Benefit Clerks.

Names/ Municipalities have been changed to protect privacy.



# Case #1 Mixed Age Retirement

John is retiring in January 2022 the month he turns 65. John plans to have Original Medicare with a Medicare Supplement coverage through GTCMHIC.

John is married to Haley. Haley is covered under John's active employee coverage, the PPO \$10 copay plan and will only be 62 at the time that John retires.

Can John still join the GTCMHIC Medicare Supplement?

What insurance options does his spouse, Haley, have?

# Can John still join the GTCMHIC Medicare Supplement?

**Yes!**

**John can still join the GTCMHIC Medicare Supplement plan when he retires.**



## What insurance options does his spouse, Haley, have?

### Option 1

If Haley wants to stay on retiree coverage under John we need to terminate the spouse insurance. Then she would be activated under an individual plan through Excellus to maintain her PPO \$10 copay coverage until she turns 65 and is Medicare eligible.

### Option 2

Haley could review her health insurance options with NYS of Health and opt for one of their individual plans. She would not have the option to go back on John's coverage later on.





## Case Study #2

Kelly is a new hire. On her health insurance Enrollment Form she marked that she wants single coverage.

Kelly marked she is married and covered under her spouse's insurance.

Do we need to know about the spouse's insurance?



Do we need to know about the spouse's insurance?

Yes!

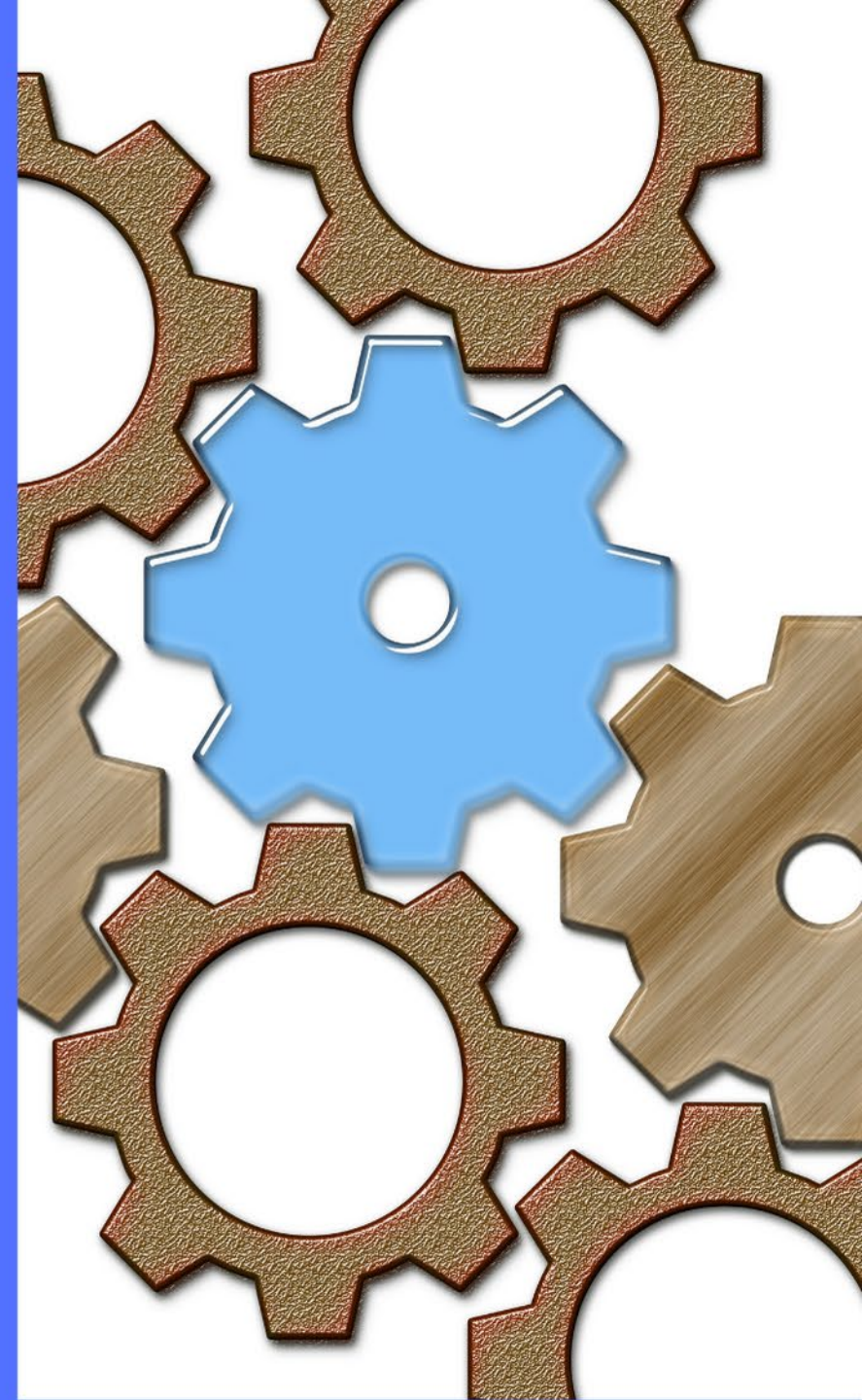
See Section 6 of the Enrollment Form where you would include the name, policy number, subscriber, and effective date.

This information is important so Excellus is able to setup a coordination of benefits.

## Coordination of Benefits

Coordination of benefits is where the insurance companies will decide who pays as primary according to preset rules of insurance.

In Kelly's case for the GTCMHIC coverage will be primary for her. She is only picking up a single plan.





## Do I need Part B of Medicare?



Actively  
Working?

Multiple Answers!

Retired?

The answer all depends on if the employee is actively working or retired.

## Actively Working



Kasha is actively working for the Town of Sennett, enrolled in the Consortium insurance and is turning 65 on January 2022. She is receiving lots of advertisements in the mail stating she could face a penalty if she does not enroll in Medicare when she is first eligible. What does she have to do?

If you are actively working and covered under large group health insurance through your employer you can defer Part B until you are ready to retire.

This can be under an employee's active work or their spouse's active work insurance.

(Apply 3 months prior to retirement with a requested effective date to Social Security).

**GTCMHIC is  
large group  
health  
insurance  
coverage.**

## **Large Group Health Insurance**



**What about  
Part A?**

## Medicare Part A

Medicare Part A typically has no premium as long as the subscriber has enough work credits under their own work history or their spouse's work history.

(40 credits= 10 years of full time work)

There are no Late Enrollment Penalties.

Kasha could pick up Part A for free if she has enough work credits OR wait until she is ready to retire.

**Medicare Part A would be secondary to her Consortium health insurance as long as she actively working and carries the coverage.**

The background of the slide is a close-up photograph of an American flag, showing the stars and stripes. In the foreground, a Social Security card is visible, with the word "SOCIAL" printed in blue ink. The card is slightly out of focus, but the text is clearly legible.

# What do we advise?

**Have the employee call  
their local Social Security  
Office**

There are federal protections in place that if an employee is advised incorrectly by Social Security they can go back and be enrolled with no Late Enrollment Penalty.

Medicare is the insurance but all enrollment in Part A or B of Medicare happens through the Social Security Administration.

## Retired



Jim retired from Tompkins County at the age of 63. He is now becoming Medicare eligible January 2022 and wants to know if he needs Part A and B of Medicare. He has maintained coverage under the GTCMHIC Classic Blue plan while he was working and since he has retired. Classic Blue has always paid as primary and Jim has had no issues with coverage. Jim has not started receiving Social Security Retirement benefits.

#1: By not collecting Social Security yet, Jim will need to apply for Medicare to start. He should apply 3 months prior to turning 65 (4 months if born on the first of the month).

#2: Once Jim becomes Medicare eligible the Classic Blue coverage becomes secondary to Medicare. He must enroll in Medicare Part A and B to maximize his coverage. Classic Blue will not pick up as primary if he does not enroll in Medicare.

Initial Enrollment Period- this is the time frame 3 months prior to turning 65, month of and 3 months after that person has to pick up Part B. After that it very limited (GEP and SEP) time frames to pick up Part B.

**what  
if**



## What if Jim decided not to pick up Part B in January 2022 ?

The first time that Jim had a doctor's office visit, went the Emergency Room, or even had preventive service such as a colonoscopy done he would find a bulk of the bill coming to him. Classic Blue will only pay 20% of an office visit after Medicare once aged in at 65 (even if the member does not pick up Part B). In Jim's case he has till the end of April 2022 to enroll in Part B (which then would not be effective until June 2022) and face no Late Enrollment Penalty (LEP).



## Insurance Tidbits



## New Born Dependent Addition

Faster processing if an Enrollment Form is submitted within 31 days of birth.

Coverage start date is at Date of Birth.



# Who can be on the insurance plan with the subscriber?

Spouse/ Domestic  
Partner

Child- Natural/  
Adopted/ Step-Child





# Thank you!

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