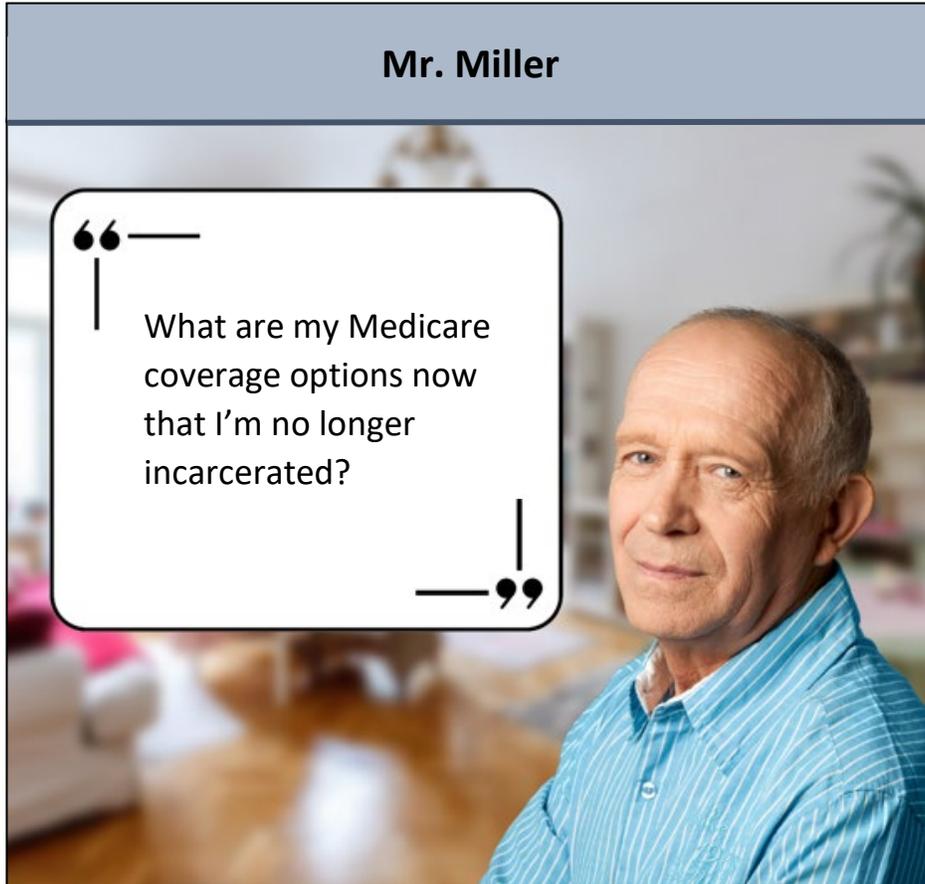


Scenario Worksheet

Medicare & People Leaving Incarceration

Mr. Miller



“ —
What are my Medicare coverage options now that I’m no longer incarcerated?
— ”

The image shows a man, Mr. Miller, in a light blue striped shirt, looking slightly to the right. A speech bubble is overlaid on the image, containing the text: "What are my Medicare coverage options now that I'm no longer incarcerated?". The speech bubble has a white background and a black border. The man's background is a blurred indoor setting.

Scenario

Mr. Miller was 67 and had premium-free Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at the time of his incarceration in January 2020. Social Security suspended his retirement benefits when he went to prison, and he lost Part B coverage because he was unable to pay the premiums. Mr. Miller was released from prison on April 15, 2024. Now, a month later, he learns that he needs outpatient surgery, but the surgeon is unwilling to schedule an operation because Mr. Miller doesn't have insurance. Mr. Miller hasn't started receiving his small Social Security benefit yet, and he has few resources.

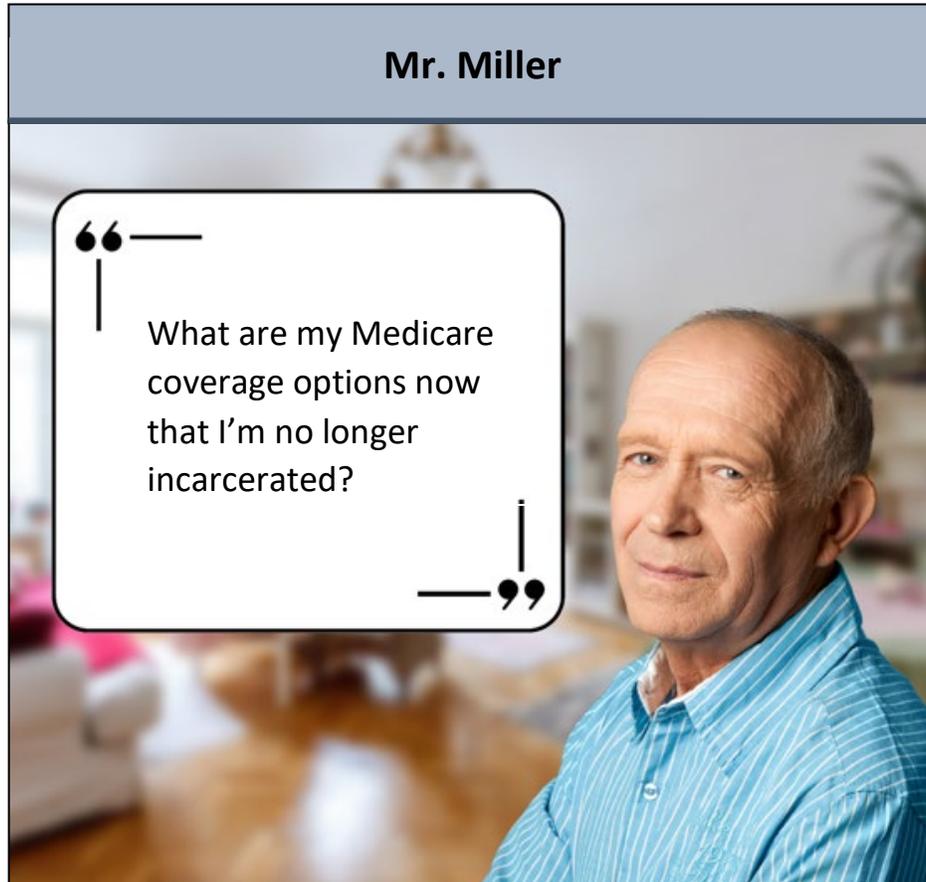
4. When will Mr. Miller's coverage become effective?

5. How can Mr. Miller get help with his Medicare costs?

6. Where can Mr. Miller get additional information about his Medicare eligibility and enrollment?

Scenario Answer Key

Medicare & People Leaving Incarceration



Scenario

Mr. Miller was 67 and had premium-free Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at the time of his incarceration in January 2020. Social Security suspended his retirement benefits when he went to prison, and he lost Part B coverage because he was unable to pay the premiums. Mr. Miller was released from prison on April 15, 2024. Now, a month later, he learns that he needs outpatient surgery, but the surgeon is unwilling to schedule an operation because Mr. Miller doesn't have insurance. Mr. Miller hasn't started receiving his small Social Security benefit yet, and he has few resources.

Q&A

1. What would you advise Mr. Miller about possible health coverage options?

Mr. Miller has a few options to consider:

- Since he was enrolled in Medicare Part A and Part B before he was incarcerated, he still has Part A, even though his Part B was terminated because he couldn't pay the premiums. For hospital stays that involve inpatient care, Part A may cover his stay in the hospital.
- Mr. Miller could re-enroll in Part B, which covers outpatient procedures, physician services, and many other health care costs.
- Since he doesn't have the means to pay his Part B premium, he could look into other programs for people with limited income and resources to see if he qualifies. For example, he can contact his State Medical Assistance (Medicaid) office to see about applying for state programs like Medicaid or Medicare Savings Programs (MSPs), which pay Medicare premiums and often deductibles and coinsurance for eligible people. At the Social Security office, he can also apply for Extra Help, which helps pay for Medicare drug coverage (Part D).

2. What steps can Mr. Miller take to get his Medicare restarted?

Mr. Miller can use a Special Enrollment Period (SEP) for formerly incarcerated individuals. This exceptional condition SEP gives people leaving incarceration an opportunity to enroll or re-enroll in premium Part A and/or Part B upon their release from a correctional facility if they miss a Medicare enrollment period while incarcerated or lose coverage because they didn't continue paying premiums. It also eliminates any late enrollment penalties they may have accrued. This SEP applies to people released on or after January 1, 2023, and can't be used by people released prior to that date.

The SEP starts when the person is released from incarceration and continues until the end of the 12th month after their release. For example, Mr. Miller was released from prison on April 15, 2024. He has until April 30, 2025, to re-enroll in Medicare under the SEP for formerly incarcerated individuals. Social Security counts the 12 months starting with the month after the month of release. So, Mr. Miller's SEP starts upon his release and ends April 30, 2025.

NOTE: Individuals enrolled in MSPs wouldn't typically need this SEP to enroll in Part B. If Mr. Miller's state had enrolled him in an MSP, his state would've already enrolled him in Part B directly and started paying his premiums. This SEP is intended for Medicare-eligible people who leave incarceration and may not qualify for Medicaid programs.

3. When can Mr. Miller sign up for Medicare, and what evidence does he need to have access to the Special Enrollment Period (SEP) for formerly incarcerated people?

Mr. Miller can contact Social Security and apply for Part B, using the SEP, as soon as April 15, 2024, the day he was released from incarceration. He has until April 30, 2025, to enroll under his SEP. When he contacts Social Security, he can also ask that his Social Security benefits be reinstated.

Mr. Miller should be prepared to present proof of his official release from incarceration. The official release papers must contain:

- His name, Social Security Number, correctional institution inmate number, date of birth, address, father's surname or mother's maiden name, or other descriptive information to establish that his release paper has the same information as the incarcerated individual
- The releasing correctional institution's name (i.e., the release document with the institution's name and address on the letterhead)
- The release date
- The correctional institution official's signature authorizing the inmate's release
- If available, documentation of the conditions of Mr. Miller's parole (the individual and a correctional official usually sign this document)

If Mr. Miller doesn't have his official release papers, he should still contact Social Security to get his Social Security benefits reinstated and to apply for Medicare. Social Security may ask him for his last incarceration date and the correctional institution's name. Social Security can compare his answers with the Prisoner Update Processing System (PUPS) record to determine if the information he provides matches what's in the PUPS.

NOTE: If he owes past-due Part B premiums, he should ask Social Security about an installment plan or waiver for these premiums.

4. When will Mr. Miller's coverage become effective?

Mr. Miller can choose one of 2 options:

- **Option 1:** He can choose a *prospective* Part B date that would begin the 1st day of the month following the month of his Medicare enrollment.
- **Option 2:** He can opt for a *retroactive* Part B date, which is retroactive to the 1st day of the month of his release from incarceration, not to exceed 6 months. With this option:
 - He'll be responsible for paying Medicare premiums back to the effective date of coverage.

- If he files his Medicare application within the **first full 6 months** of the SEP, the Part B effective date is retroactive to the 1st day of the month of his release from incarceration.
- If he files the application in the **last 6 months** of the SEP, the coverage effective date is retroactive to the 6th month before the month of enrollment.

Example: Since Mr. Miller was released from prison on April 15, 2024, if he files for the SEP on May 22, 2024, the effective date options are:

- **Option 1—Prospective Part B date:** His effective date begins the 1st of the month after the month of enrollment. If Mr. Miller chooses this option, his coverage will be effective June 1, 2024.
- **Option 2—Retroactive Part B date:** His effective date is retroactive to April 1, 2024, the 1st day of the month of his release. If Mr. Miller chooses this option, he'll be responsible for paying Medicare premiums back to April 1, 2024.

5. How can Mr. Miller get help with his Medicare costs?

Since Mr. Miller indicates he has limited income and resources, he may be eligible for a Medicare Savings Program (MSP). If he qualifies for an MSP, his state can enroll him in Medicare Part B and begin paying his premiums at any time of the year without regard to Medicare enrollment periods or late enrollment penalties. He may also qualify for help with his Medicare deductibles and coinsurance. An MSP also automatically enrolls him in Extra Help, which helps pay for Medicare drug coverage (Part D). Mr. Miller will automatically qualify for Extra Help if he qualifies for Medicaid, one of the MSPs, or Supplemental Security Income (SSI).

NOTE: Individuals enrolled in an MSP wouldn't typically need this SEP to enroll in Part B. If Mr. Miller enrolls in Part B during the SEP first, and only later enrolls in an MSP, the state will then assume responsibility for paying his Part B premiums.

While incarcerated, Mr. Miller wasn't eligible to enroll in a Medicare Advantage Plan (also known as Part C) or Medicare drug coverage (Part D). However, once he's released, he can join a Medicare Advantage Plan with or without drug coverage (if he has both Part A and Part B), or a Medicare drug plan (if he has Part A or Part B) for a prospective effective date. This opportunity begins the month he's released and lasts for 2 months, whether he chooses to enroll in Part B prospectively or retroactively. If Mr. Miller uses an exceptional condition SEP to enroll in Medicare Part B, he has an SEP to enroll in a Medicare Advantage Plan or Medicare drug coverage. This SEP begins when he submits his Part B application and continues for 2 months following his Part B effective date. If he decides to enroll in a Medicare drug plan, he could also look into applying for Extra Help, if he doesn't automatically qualify.

Extra Help is a Medicare program to help people with limited income and resources pay Medicare drug coverage costs, like premiums, deductibles, and coinsurance. It's important for Mr. Miller to know that, since he has been released from incarceration and already has Part A, he could have a Part D late enrollment penalty in the future, if he goes 63 or more continuous days without Part D or other creditable prescription drug coverage (coverage as good as Medicare) between the date he's released and the date his Part D coverage starts. If he's eligible for Extra Help, he won't have to pay the late enrollment penalty.

6. Where can Mr. Miller get additional information about his Medicare eligibility and enrollment?

For information about Medicare eligibility and enrollment, he can visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

To sign up for Medicare Part A and/or Part B, he can visit [SSA.gov](https://www.SSA.gov).

For one-on-one counseling about his Medicare enrollment options, he can find his State Health Insurance Assistance Program (SHIP) by calling 1-877-839-2675 or visiting [shiphelp.org](https://www.shiphelp.org).

Resources

"Application for Medicare Part A and Part B – Special Enrollment Period (Exceptional Conditions)" (PDF)

[CMS.gov/files/document/cms-10797-application-medicare-part-and-part-b-special-enrollment-period-exceptional-conditions.pdf](https://www.CMS.gov/files/document/cms-10797-application-medicare-part-and-part-b-special-enrollment-period-exceptional-conditions.pdf)

"Exceptional Conditions Special Enrollment Period (SEP) for Formerly Incarcerated," HI 00805.386 in the Social Security Program Operations Manual System (Web page)

secure.SSA.gov/poms.nsf/lnx/0600805386!OpenDocument&Click

"Incarcerated Medicare Beneficiaries" (Web page)

[CMS.gov/training-education/look-up-topics/special-populations/incarcerated-medicare-beneficiaries](https://www.CMS.gov/training-education/look-up-topics/special-populations/incarcerated-medicare-beneficiaries)

"Joining a Health or Drug Plan" (Web page)

[Medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan](https://www.Medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan)

"Payment of Premium Arrearage," HI 00805.180 in the Social Security Program Operations Manual System (Web page)

secure.SSA.gov/poms.nsf/lnx/0600805180

"Plan for Medicare" (Web page)

[SSA.gov/medicare](https://www.SSA.gov/medicare)

"Prepare to Sign Up" (Web page)

[Medicare.gov/basics/get-started-with-medicare/sign-up](https://www.Medicare.gov/basics/get-started-with-medicare/sign-up)

"Qualified Medicare Beneficiary (QMB) Program" (Web page)

[CMS.gov/medicare/medicaid-coordination/qualified-medicare-beneficiary-program](https://www.CMS.gov/medicare/medicaid-coordination/qualified-medicare-beneficiary-program)

Medicare & People Leaving Incarceration

“Signing Up for Medicare after Jail or Incarceration” (PDF)

[Medicare.gov/media/publication/12182-signing-up-for-medicare-after-jail-or-incarceration.pdf](https://www.medicare.gov/media/publication/12182-signing-up-for-medicare-after-jail-or-incarceration.pdf)

“Special Enrollment Periods” (Web page)

[Medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan/special-circumstances-special-enrollment-periods](https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan/special-circumstances-special-enrollment-periods)

“When Can I Buy a Medigap Policy?” (Web page)

[Medicare.gov/supplements-other-insurance/when-can-i-buy-medigap](https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap)

“When Does Medicare Coverage Start?” (Web page)

Under the “Special Situations (Special Enrollment Period)” section, view the fourth row of the table for SEP information and select the link for “What happens if I choose a coverage start date in the past?”

[Medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start](https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start)