

# Medicare Advantage Frequently Asked Questions

## What is Medicare Advantage?

Medicare Advantage, also known as “Medicare Part C,” is offered by a private company that contracts with Medicare to provide a beneficiary with Part A and Part B Medicare. It is one available option for beneficiaries to get additional coverage to cover gaps in original Medicare. Medicare Advantage is a “replacement” plan where a beneficiary gets Part A and B coverage through the Medicare Advantage plan, and not original Medicare.

**Please Note:** The retiree must still pay the Part B premium.

## Is Medicare Part D included in this Medicare Advantage offering?

Yes, Prescription Drug Coverage, also known as Medicare Part D, is included.

**Please Note:** If a beneficiary enrolls in a standalone Part D plan, they will be disenrolled from Part C and return to original Medicare. If, as a result, an employee is disenrolled from their Medicare Advantage plan, they will then also be dropped from DC Employee Health Benefits if they do not have a qualified life event or it is outside of Open Enrollment. Once dropped from DC Employee Health Benefits, you are not allowed to reenroll.

## Who is eligible to enroll in a Medicare Advantage plan?

Retirees who currently participate in a DC Employee Health Benefits plan and have Medicare Part A and Part B. Each enrollee must be Medicare eligible. If a dependent is not Medicare eligible, the retiree may not enroll in a Medicare Advantage plan and must stay in a non-Medicare commercial plan. For example: If the retiree has a dependent that is not Medicare eligible, the retiree may not enroll in a Medicare Advantage plan if they wish to insure their dependent.

## When am I able to enroll in Medicare Part A and Part B?

You have three opportunities to enroll:

- **Initial Enrollment Period:** Three months before 65th birthday, month of birthday, and three months after birthday month.
- **Open Enrollment Period:** January 1st to March 31st
- **Special Enrollment Periods:** If you are covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part A and/or Part B anytime as long as you or your spouse is working and you are covered by a group health plan through the employer based on that work. You also have an eight-month Special Enrollment Period to sign up for Part A and/or B that started either the month after the employment ends or the month after group health plan insurance based on current employment ends.

## When is the DCHR Medicare Advantage enrollment period?

Retirees that have both Medicare Part A and Part B may enroll in DCHR’s Medicare Advantage plan as they retire or during the regular DC Government Open Enrollment period. Open Enrollment for 2019 benefits begins Monday November 12 and ends Monday December 10, 2018.

## Where can I receive more information about the available Medicare Advantage plans?

- Visit our Medicare Advantage webpage at <https://dchr.dc.gov/page/medicare-advantage-plan-open-enrollment>.
- Contact the carrier for questions regarding a specific plan offering.

<b>Aetna</b> Medicare Advantage PPO 800.307.4830 <a href="http://www.aetnaretireplans.com">www.aetnaretireplans.com</a>	<b>Kaiser Permanente</b> Medicare Plus (COST) 301.816.5690 <a href="http://www.KP.org/medicare">www.KP.org/medicare</a>	<b>UnitedHealthcare</b> Group Medicare Advantage PPO 877.848.1256 <a href="http://www.uhcretiree.com">www.uhcretiree.com</a>
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**Do I have to enroll in a Medicare Advantage plan?**

Enrolling in Medicare Advantage is *optional*. You will have the opportunity to enroll during the regular Open Enrollment period, at retirement, or if you have a qualified life event.

**Do I have to enroll in Medicare Advantage through DCHR?**

No, but if you choose to directly enroll in a Medicare Advantage plan with a carrier, you will forfeit your DC Employee Health Benefits and DC Government will not subsidize the premium of your new health plan.

**If I decide to disenroll from Medicare Part B, can I keep my Medicare Advantage plan?**

No, enrollment in Medicare Part B is a requirement of continued enrollment in a Medicare Advantage plan. If you decide to disenroll from Medicare Part B, and, as a result, you are dropped from the Medicare Advantage plan, you will also be dropped from DC Employee Health Benefits (outside of a qualified life event or Open Enrollment). Once dropped from DC Employee Health Benefits, you are not allowed to reenroll.

**Can I switch back to my non-Medicare Advantage plan if I no longer want it?**

Yes, during Open Enrollment or if you have a qualified life event. Open Enrollment for 2019 benefits begins Monday November 12, 2018 and ends Monday December 10, 2018.

**Who can I contact for assistance or more information?**

Please contact the DCHR Benefits and Retirement Administration at 202.442.7627 or [dchr.benefits@dc.gov](mailto:dchr.benefits@dc.gov).

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