



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

Medicare Overview

Complex Care Committee

Presented by:

Laura Crews, Director of Benefits Access

CHOICES/SHIP

Senior Resources Agency on Aging

Why CHOICES/SHIP?

- The State Health Insurance Assistance Program in CT is called CHOICES.
- Provides free, unbiased one-on-one help to navigate the entire Medicare program, including all available options
- Helps beneficiaries enroll in a Medicare Advantage Plan or Drug Plan
- Helps beneficiaries understand if they may qualify for programs that may lower the cost of Medicare out-of-pocket expenses
- Find out more at: <https://portal.ct.gov/ads-choices>

NAVIGATION

- Medicare & Health Insurance Navigation
- Medicare Savings Program
- Low Income Subsidy
- Preventing Scams
- Prescription Drug Assistance
- Medicaid Application Assistance
- Social Security Assistance
- Application and Enrollment for all State and Federal Supports

CAREGIVER SUPPORTS

- Alzheimer's Respite Care Program
- National Family Caregiver Support Program
- Support for Home Safety Technology & Other Services Including Adult Day Care, Aides, Adult Diapers, Emergency Response Meals and More
- Caregiver Support Groups
- Caregiver Navigation Support

CARE MANAGEMENT

- Veterans Self-Directed Care
- Alzheimer's Respite
- National Family Caregiver
- CT Home Care for Elders*
- CT Home Care for Acquired Brain Injury*
- CT Home Care for Persons with Disabilities*

WESTERN CT AGENCY ON AGING

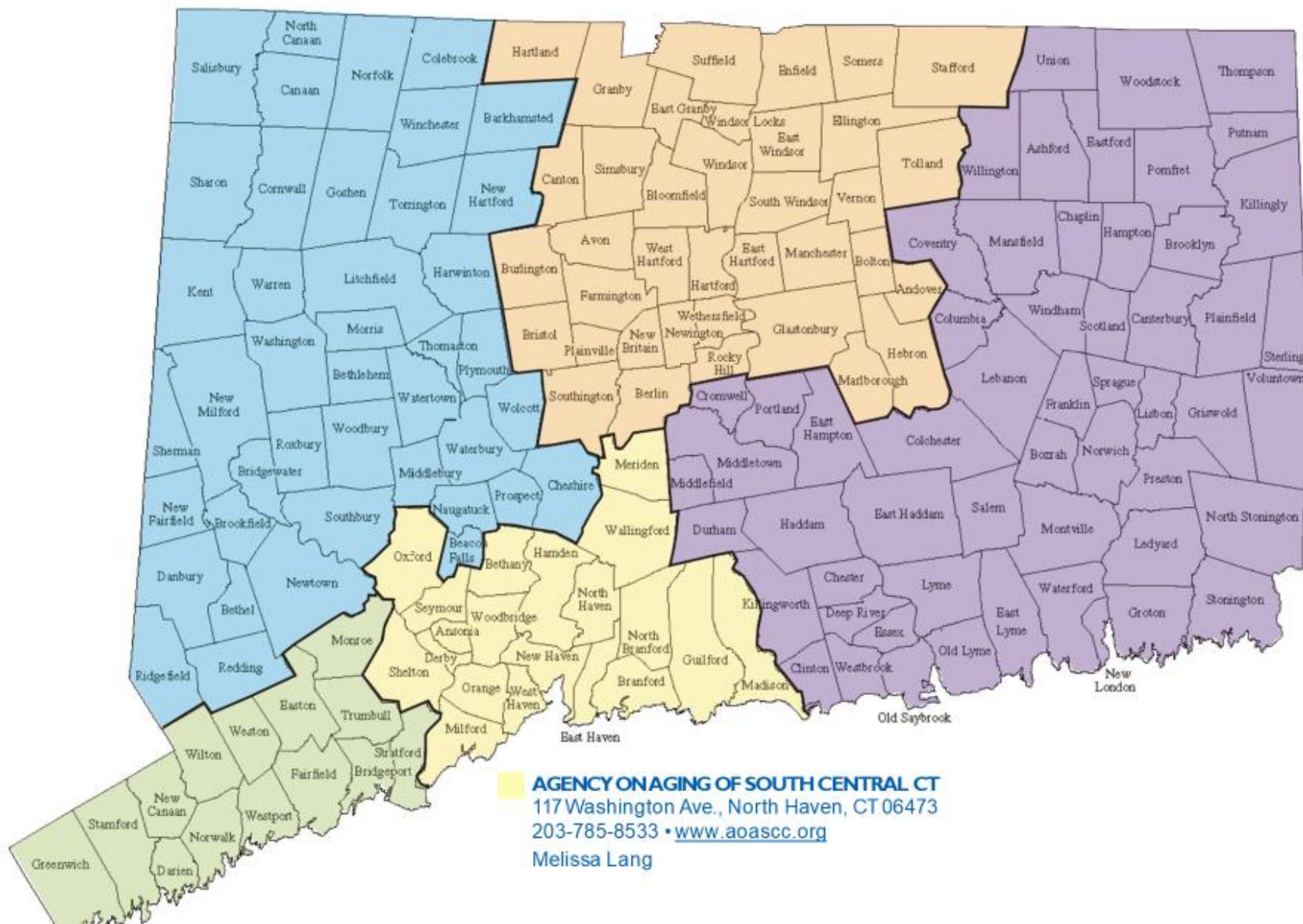
84 Progress Lane, Waterbury, CT 06705
203-757-5449 • www.wcaaa.org
Michael Hebert

NORTH CENTRAL CT AGENCY ON AGING

151 New Park Ave., PO Box 75, Hartford, CT 06106
860-724-6443 • www.ncaaact.org
Maureen McIntyre

SENIOR RESOURCES

EASTERN CT AGENCY ON AGING
19 Ohio Ave., Norwich, CT 06360
860-887-3561
www.seniorresourcesec.org
Alison Dvorak



AGENCY ON AGING OF SOUTH CENTRAL CT

117 Washington Ave., North Haven, CT 06473
203-785-8533 • www.aosccc.org
Melissa Lang

Medicare Options, for most!

 **MEDICARE HEALTH INSURANCE**

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

When it comes to Medicare...you have two options to choose from. Both require you to have Medicare Part A and B!

Option 1: Original Medicare

Original Medicare includes Part A and Part B, you can join a separate Part D plan and purchase a Medigap Plan

Part A 

Part B 

ADD

Part D 

Medigap Policy



Original Medicare does NOT cover routine dental/vision/hearing. Use any doctor/hospital that takes Medicare in the U.S.



Option 2: Medicare Advantage

Bundles Part A, B and many times D into one plan, by Medicare approved private insurance companies

Part A 

Part B 

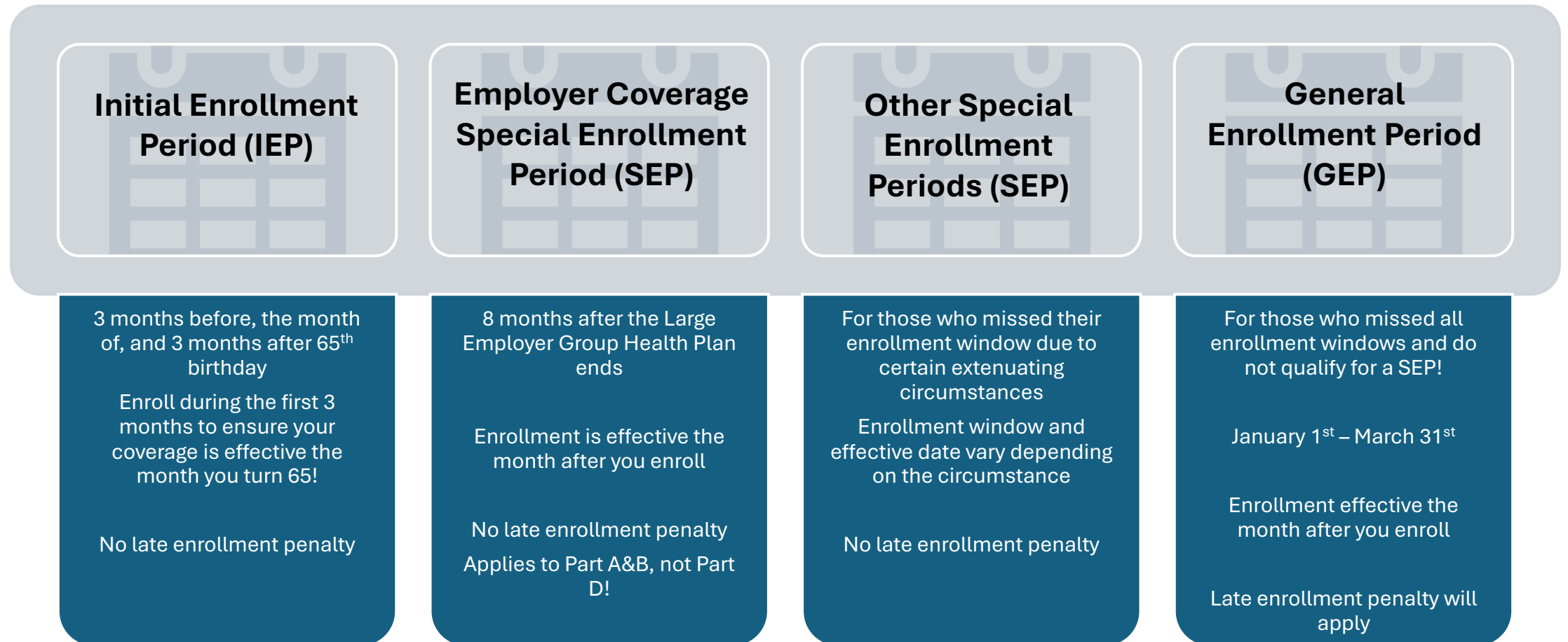
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Part D 

Many plans may offer additional benefits such as dental/vision/hearing and more. Use doctors/hospitals who are in the plans network and service area

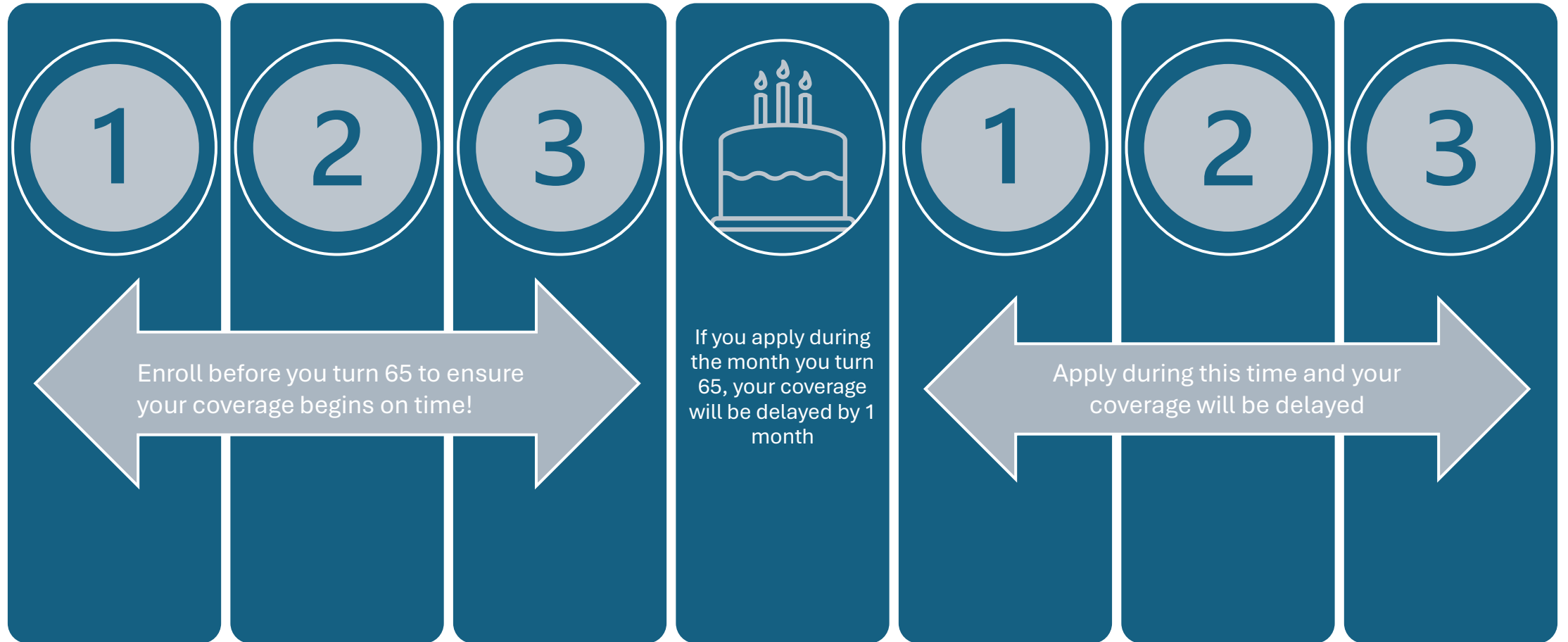


Medicare Part A and B enrollment periods



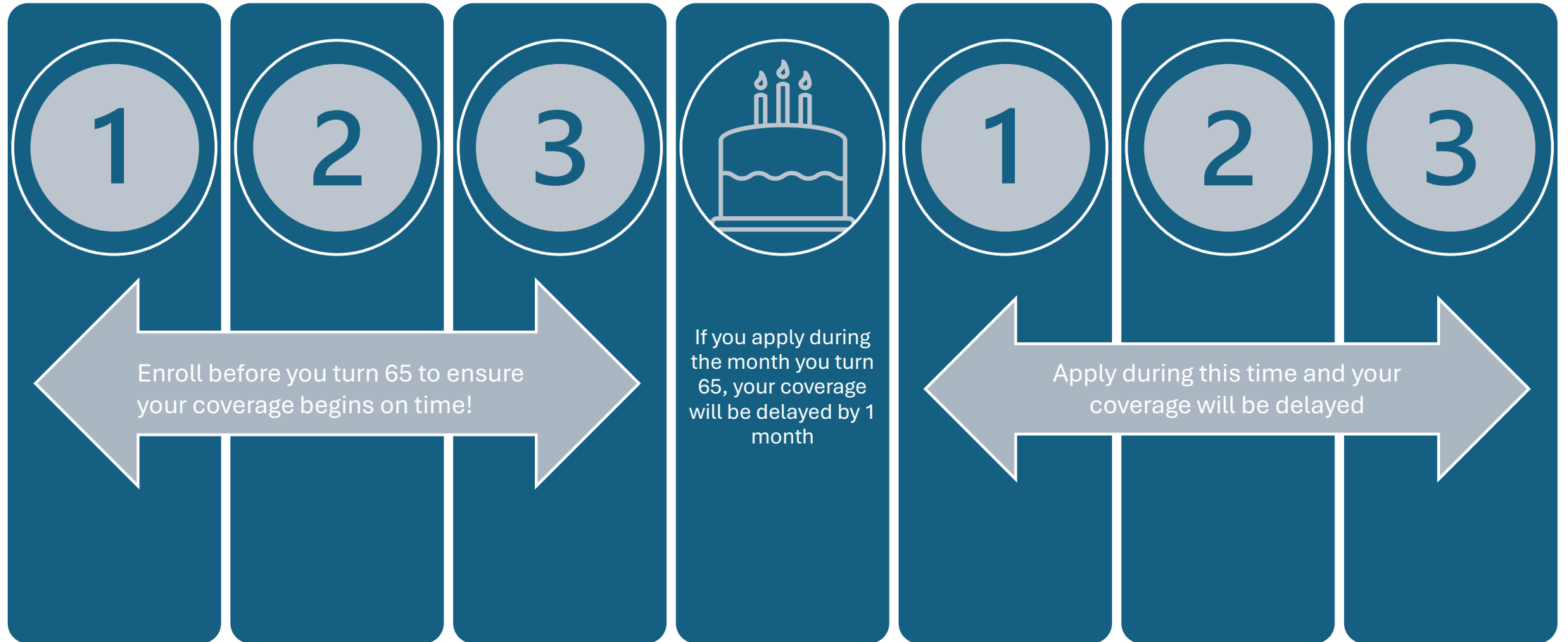
The Social Security Administration is responsible for handling the initial enrollment into Medicare Parts A and B

Medicare Part A & B Initial Enrollment Period



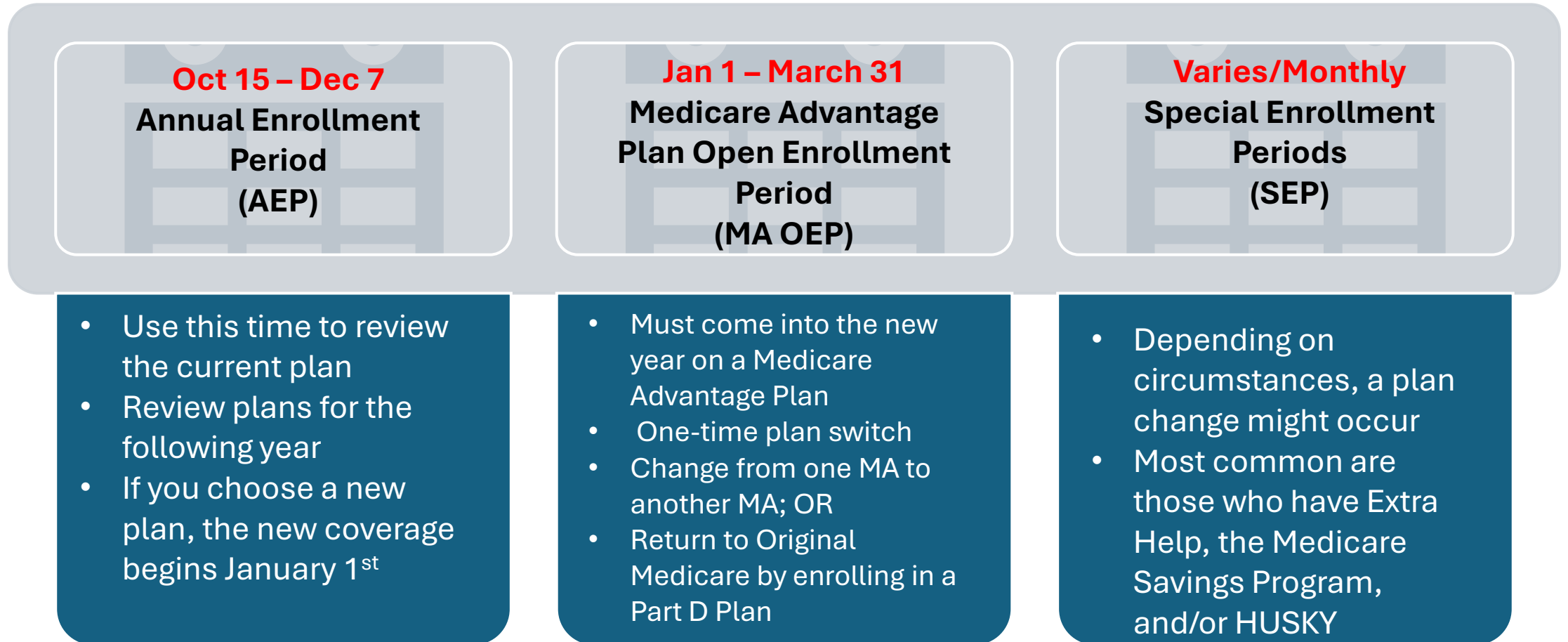
Coordinating Enrollment Period for Part C or D

If enrollment in Medicare Parts A & B occurred



It is the Medicare Beneficiary's responsibility to enroll in a Medicare Advantage Plan or Medicare Part D Plan

Enrollment Period to change Medicare Advantage Plans or Prescription Drug plans



It is the responsibility of the Medicare Beneficiary to review their coverage and decide what is best for them, both medically and financially

Medicare's Annual Mailings

- Medicare and You 2027 Handbook, late September
- **Annual Notice of Change by September 2026**
- **Plan Non-Renewal Notice, by Oct 2nd**
- Color-coded notices from Medicare

Act and read
the notices.



The Medicare Savings Program – making Medicare affordable

- The State of Connecticut offers a financial assistance program for those eligible for Medicare
- The program helps pay Medicare Part B premiums and *sometimes* the Medicare Part A & B deductibles, copays, and coinsurance
- The program has three levels, and each level has an income limit
- There is NO asset test
- Income is based on gross income (before taxes)

The Medicare Savings Program – Eligibility

Monthly income from all sources - Limit effective 3/1/2026 – 2/28/2027	You might qualify for:
Single: \$2,807 Couple: \$3,806	Qualified Medicare Beneficiary – QMB 1. Pays the Medicare Part B premium and the Part A premium if the beneficiary does not qualify for premium-free Part A 2. Protects the beneficiary for all Medicare Part A & B deductibles, copays, and coinsurance. The beneficiary cannot be balance billed. 3. The beneficiary will receive a gray ST of CT Connect Card- and this card should be shown in conjunction with their Medicare card or Medicare Advantage Plan insurance card
Single: \$3,073 Couple: \$4,166	Specified Low-Income Medicare Beneficiary – SLMB 1. Pay the Medicare Part B premium only
Single: \$3,272 Couple: \$4,437	Additional Low-Income Medicare Beneficiary – ALMB 1. Pays the Medicare Part B premium only. You are not eligible for this level if you receive HUSKY

Extra Help (a.k.a – Low-income subsidy (LIS))

- All three levels of MSP will **automatically** enroll you in the Extra Help program
- The Extra Help program is for the Medicare Part D plan, regardless of whether the beneficiary has a stand-alone drug plan or a Medicare Advantage Plan with drug coverage. It will:
 - Help pay towards the Part D plan premium
 - Pay the Part D drug deductible
 - Lower the cost of covered drugs on the plan's formulary to no more than \$12.65 (2026)
- Provides a monthly Special Enrollment Period to change drug plans if needed

Interested in becoming a CHOICES/SHIP Counselor? Call your Agency on Aging

Training Session 1: Spring

Application Deadline: Friday, February 19th

Orientation (VIRTUAL): Tuesday, March 16th - 9 AM-12 PM

Self-paced Modules (VIRTUAL): March 17th-April 16th

Live Training (IN PERSON): April 27th, 28th & 29th (9 AM-4 PM)

Location: Agency on Aging of South Central Connecticut

117 Washington Ave, North Haven

Training Session 2: Fall

Application Deadline: Friday, July 2nd

Orientation (VIRTUAL): Tuesday, July 27th , 9 AM-12 PM

Self-paced Modules (VIRTUAL): July 28th - August 27th

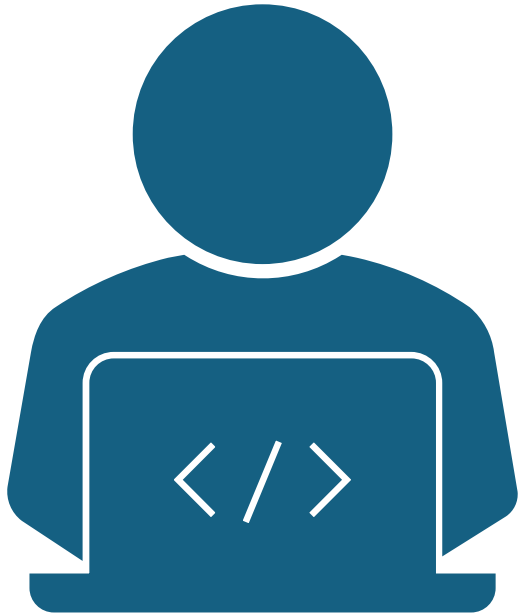
Live Training (IN PERSON): September 7th , 8th & 9th (9 AM-4 PM)

Location: Virtual

You must complete an interview, application, and background check.

Connect with your Agency on Aging's CHOICES Program Coordinator for the application and next steps, or call the CHOICES in-state toll-free number at:

800-994-9422



Connect with CHOICES

- Laura Crews, Director of Benefits Access
- LJCrews@SeniorResourcesEC.Org
- (860) 887-3561 x202
- In State CT (800) 994-9422