

Understanding the State Health Benefit Plan Eligibility for Medicare Advantage Plan

Active Member

- As an active employee (working fulltime) and participating in SHBP, member or their covered spouse will not be eligible to enroll in the SHBP Medicare Advantage Plans.
- Members and/or their spouse who has reach the age of 65 or older, however if the member is still actively working they are not required to submit enrollment in the Medicare Part B.

**** Note:** If member and/or their covered spouse are enrolled in Medicare Part B while the member is still active, the information can be provide to SHBP Member Services as a point of record for the future. This will not affect the type of active coverage the member and/spouse will have.

Active Member planning to Retire

Helpful Tips to know:

- In order to continue State Health Benefit Plan (SHBP) coverage as a retiree, member and any dependents must be enrolled in the plan at the time of retirement. If not currently enrolled member will need to enroll during the Open Enrollment the year prior to retirement (ex: If an employee is not currently participating in SHBP and plan to retire January 1, 2016, the member should have elected coverage during the OE in 2014 for coverage beginning plan year 2015). Election of coverage during OE 2015 will not allow the employee to have coverage as a retiree.
- Member under the age of 65 at retirement will have the same options as an active member and the Tobacco Surcharge question will apply.

****Exception**

- If member and/or covered spouse are 65+ at the time of retirement, enrollment for Medicare Part B **must** be report to the SHBP Member Services a minimum of 30 days prior to the effective date of the member's retirement date (ex: If the member's effective date of retirement is January 1, 2016; member and/or covered spouse is 65 – enrollment in Medicare Part B information should be reported by December 1, 2015). Member and/or spouse would be eligible for Medicare Advantage Plan at the effective date of retirement.

Additional information can be found in the SHBP Active Decision Guide

Currently Retired Member

- Retired SHBP member turning 65 **are required** to provide enrollment in Medicare Part B to be eligible for participation in the Medicare Advantage Plan. Information should be provided to the SHBP Member Services a minimum of 30 days prior to turning 65.
- Retired SHBP member is required to provide enrollment in Medicare Part B for covered spouse turning 65 to be eligible for participation in the Medicare Advantage Plan. Information should be provided to the SHBP Member Services a minimum of 30 days prior to spouse turning 65.

- Member and/or covered spouse will receive a communication from ADP 4 months & 2 months prior to turning 65. The communications will outline the steps and serve as a reminder needed to provide the required Medicare Part B enrollment information to SHBP.

Helpful Tips to Know:

- Member and/or spouse must maintain continuous enrollment in Medicare Part B to continue enrollment in the SHBP Medicare Advantage Plan.
- If a member and/or spouse stop paying Part B, enroll in an outside Medicare Advantage Plan or Prescription Drug Plan, their Medicare Advantage coverage under SHBP will be terminated.
- Member and/or spouse will be moved to the default commercial plan and will have to pay the unsubsidized cost (100% of the premium).
- When a member and/or covered spouse apply for enrollment in Medicare Part B through the Federal Agency, it is not automatically reported to SHBP. It is the responsibility of the member to contact the SHBP Member Services to provide the enrollment information.
- Member must have a physical address on file to participate in the Medicare Advantage Plan (**no PO Box**).
- Member should update any address changes in the SHBP/ADP portal to ensure receipt of Annual ROCP information.

Additional Information can be found in the SHBP Retiree Decision Guide; on the SHBP website at <https://dch.georgia.gov/shbp-decision-guides>, or by contacting SHBP Member Services at: 800-610-1863.