



**Maryland**  
DEPARTMENT OF HEALTH

# Open Enrollment “Prime Time” for 2025: Medicare Outreach and SHIP

**Hosted by Client Services  
Maryland AIDS Drug Assistance Program  
Prevention and Health Promotion Administration**

**October 15, 2024**



# Mission and Vision

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## **MISSION**

The mission of the Prevention and Health Promotion Administration is to protect, promote and improve the health and well-being of all Marylanders and their families through provision of public health leadership and through community-based public health efforts in partnership with local health departments, providers, community-based organizations, and public and private sector agencies, giving special attention to at-risk and vulnerable populations.

## **VISION**

The Prevention and Health Promotion Administration envisions a future in which all Marylanders and their families enjoy optimal health and well-being.

# IDPHSB COMMITMENT STATEMENT

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*Our Commitment as a Bureau is to partner with communities to achieve health equity for all Marylanders. Our priority is to advance social and racial justice and we are committed to undoing racism within our public health systems. It is our responsibility to serve Marylanders without any bias or discrimination and ensure open access to services and resources.*

# MADAP Insurance Eligibility Team

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Misty Carney, MADAP Center Chief

Nancy Etheridge-Guest, MADAP Deputy Chief

## **MADAP Insurance Eligibility Team**

Patt Carter, Supervisor

Latashia Lemmon, Lead

Tanisha Carter, Specialist

Wanda Cunningham, Specialist

Fanta Tunkara, Specialist

Jasmine Manigault, Specialist

Valencia Holmes, Specialist

# Prime Time for 2025 – Session 1 Agenda

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- ❑ MADAP and MADAP Plus
- ❑ MADAP, MADAP Plus and Medicare
- ❑ Questions and answers

*Prime Time for 2025*

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# **MADAP and MADAP Plus**

# MADAP Eligibility

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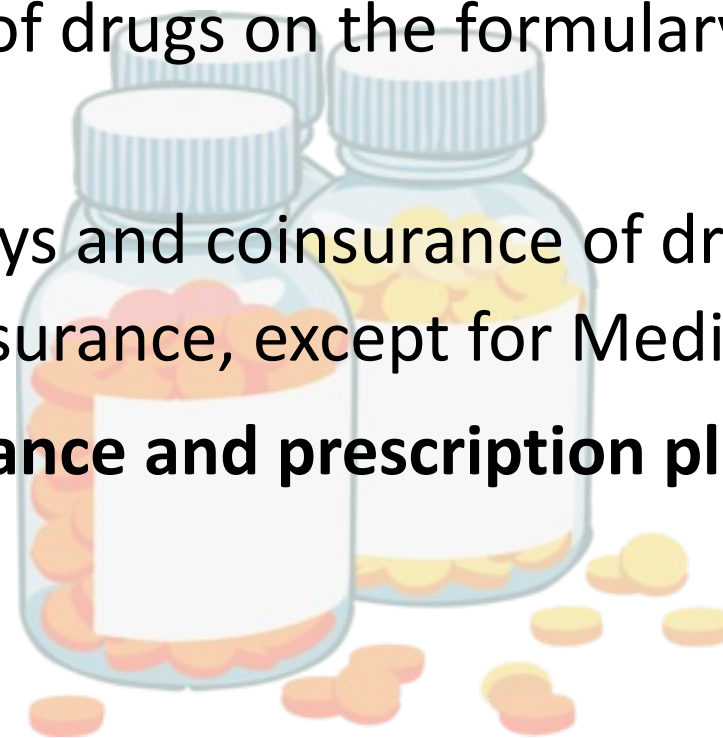
- ❑ To be eligible for MADAP services, an individual must:
  - ✓ Be a Maryland resident
  - ✓ Be HIV positive and prescribed HIV medication(s) on the MADAP formulary (MADAP does not cover pre or post-exposure treatment)
  - ✓ Have a household gross income below 500% of the Federal Poverty Level (FPL)
- ❑ An individual is prohibited from receiving full MADAP services if eligible for any Maryland Medicaid Programs or coverage groups that provide Medical Assistance (MA) with pharmacy benefits. MADAP provides temporary assistance (TAP) for clients with pending MA applications.

# MADAP Services

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## What MADAP covers for eligible clients:

- 100% of the cost of drugs on the formulary for clients with no insurance
- Deductibles, copays and coinsurance of drugs on the formulary for clients with insurance, except for Medical Assistance (MA)
- **Health care insurance and prescription plan premiums for eligible clients**





*Prime Time for 2025*

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# **MADAP, MADAP Plus and Medicare**

# Transitions to Medicare

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- ❑ If you become eligible for premium-free Medicare Part A, but are not enrolled, you are no longer eligible to use the *Exchange* to enroll in Medicaid or receive a subsidy for a qualified health plan (QHP). If you are enrolled in Medicare A and/or B, you can not buy a QHP through the *Exchange*.
- ❑ You may apply for other MA programs for Medicare beneficiaries through your local Department of Social Services, if you qualify for financial help.
- ❑ If you are a legal resident, less than 5 years, or required to pay Part A premiums, you may still be eligible to use the *Exchange* to enroll in a QHP.
- ❑ Transitions between Medicaid, qualified health plans and Medicare, may result in changes in the providers and services that are available to clients.

# MADAP and Medicare

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## What MADAP covers for eligible clients:

The program assists Medicare clients with drug plan and Medigap premiums to facilitate access to prescription and medical coverage.

- ❑ Deductibles, co-pays, co-insurance or other prescription costs not covered by Part D plan for drugs on the MADAP formulary\*
- ❑ Prescription costs for drugs on the formulary when clients are in the coverage gap
- ❑ Part D plan premiums, not covered by other assistance programs
- ❑ Medicare Supplement (Medigap) premiums for clients enrolled in a PDP (not Medicare Advantage plan) and any applicable Part D assistance programs
- ❑ Premiums for Dental plan (if MADAP Plus is paying for prescription coverage or a medical plan)

# The 4 Parts

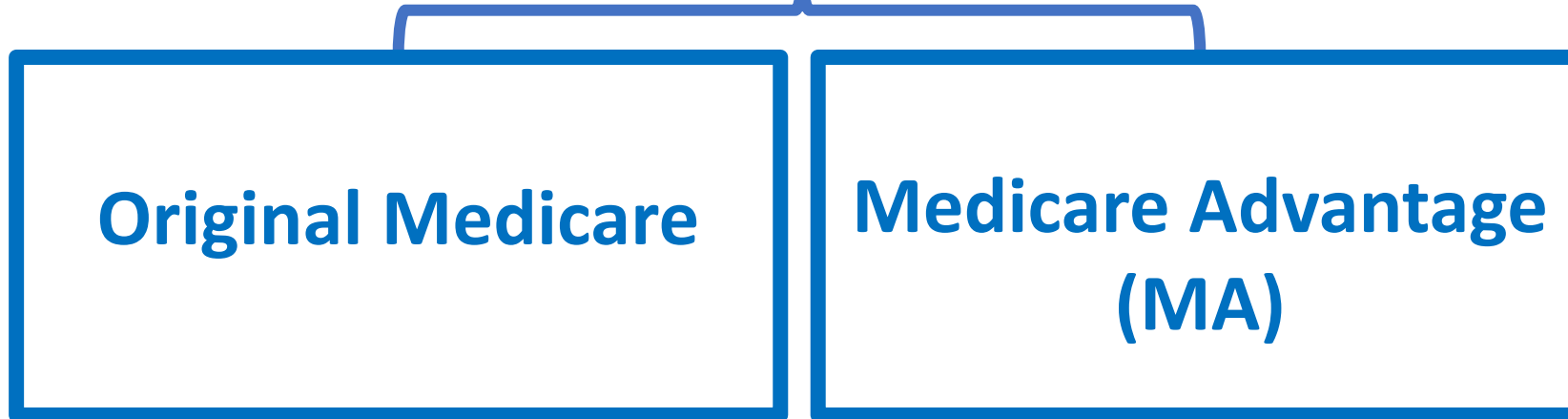


# Medicare Coverage Options

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When you first enroll in Medicare, and during certain times of the year, you can choose how you get your Medicare coverage

**There are 2 main ways to get Medicare**



**Note:** Medicare Supplement Insurance (Medigap) policies only work with Original Medicare.

# MADAP Requirements

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- ❑ MADAP clients with Medicare are required to be enrolled in a Medicare Part D plan or have “creditable coverage”
- ❑ MADAP does not count as a Part D plan or “creditable coverage”
- ❑ Clients may have this if they are still working or through an employer or union retirement plan. Plans can provide a letter of verification.
- ❑ “Creditable coverage” is an insurance that meets specified Medicare guidelines for medical and drug coverage.
- ❑ Most COBRA policies do not count as “creditable coverage”.

# Medicare Part D

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## Part D Enrollment

- ❑ Coverage is not automatically included with Part A or B enrollment – clients need to join a plan
- ❑ Initial Enrollment Period (IEP) follows timeframe of Part A and/or B eligibility and enrollment
- ❑ Enrollment in an assistance program provides a Special Enrollment Period (SEP) for Part D
- ❑ May have a penalty if you don't enroll during IEP or earliest eligible SEP
- ❑ Annual Part D Open Enrollment period: October 15<sup>th</sup> to December 7<sup>th</sup>
- ❑ Medicare Advantage plan opt-out period: January 1<sup>st</sup> to March 31<sup>st</sup>

# Medicare Part D

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## Types of Plans/Coverage

- ❑ Medicare prescription drug coverage is provided through:
  - Medicare Prescription Drug Plans (PDP)
  - Medicare Health Plans that include a prescription drug plan (e.g. Medicare Advantage – HMO or PPO)
- ❑ Medicare plans that provide Prescription Drug Coverage are required to include HIV/AIDS medications



# MADAP Requirements

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- ❑ MADAP clients with Medicare must also apply for and maintain any of the applicable assistance programs that help pay for the monthly Medicare Part D plan premiums and drugs costs if the household income meets the qualifications for:
  - ✓ QMB/SLMB,
  - ✓ Social Security Low-Income Subsidy (LIS) – *Extra Help*,
  - ✓ LI Net, and/or
  - ✓ Maryland Senior Prescription Drug Assistance Program (SPDAP)

# MADAP Requirements

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- ❑ MADAP must ensure that its funds are being spent as the *payer of last resort* for MADAP clients with Medicare
  - Receive monthly CMS report
  - Require use of Limited Income NET Program (LI Net) when applicable
  - Provide support for transitions from Medicaid, qualified health plans or employer's group coverage

**\*MADAP will pay for Medigap Premium if client maintains a Part D plan\***

- ❑ MADAP clients enrolled in a QHP, who become eligible for premium-free Medicare Part A, are required to disenroll from their QHP to enroll in Medicare and obtain prescription drug coverage, unless they obtain “creditable coverage”.

# MC Health Plans

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## Medicare Advantage Part C Plans

- ❑ **MUST be on Medicare A and B.** These plans are a **substitute for Original Medicare – Part A and B.** Initial Enrollment Period (IEP) begins with dates of Parts A and B enrollment.
- ❑ Still in Medicare, but use Medicare Advantage Plan card, not the red, white and blue Medicare card, at point of service.
- ❑ Almost all include Prescription Drug Coverage (Part D)
- ❑ Many Include Extra Benefits (must read what exactly is covered), i.e., Vision, Hearing, Dental Services, routine physical exams
- ❑ Often low premiums (federal government subsidizes), typically are co-pays for each services. Limit on annual out of pocket medical expenses.

# MADAP Can Pay for the Following Plans

| Part D Plans   | Medicare Advantage Plans  | Medigap Plans  | Qualified Health Plans   |
|--|---|--|--|
| <p>•MADAP will be able to pay for the following Insurer's Part D plans (PDP):</p> <ul style="list-style-type: none"> <li>•Cigna Rx</li> <li>•Elixir (formerly Envision)</li> <li>•Humana Insurance Co.</li> <li>•Mutual of Omaha Rx</li> <li>•SilverScript (Aetna Medicare Company)</li> <li>•United HealthCare Ins Co (AARP Medicare)</li> <li>•WellCare</li> </ul> | <p>•MADAP will be able to pay for the following Insurer's Medicare Advantage plans:</p> <ul style="list-style-type: none"> <li>•Alterwood Advantage</li> <li>•CareFirst Advantage</li> <li>•Cigna Healthspring</li> <li>•Humana Advantage</li> <li>•Johns Hopkins Advantage MD</li> <li>•Kaiser Permanente Medicare Plan</li> </ul> | <p>•MADAP will be able to pay for the following Insurer's Medigap plans:</p> <ul style="list-style-type: none"> <li>•CareFirst</li> <li>•Cigna Health and Life Insurance Co.</li> <li>•Humana Insurance Co.</li> <li>•United HealthCare Insurance Co.</li> </ul> | <p>•MADAP will be able to pay for the following Insurer's QHP plans:</p> <ul style="list-style-type: none"> <li>•CareFirst - On Exchange</li> <li>•CareFirst - Off Exchange</li> <li>•Kaiser Permanente - On Exchange</li> <li>•Kaiser Permanente - Off Exchange</li> <li>•United HealthCare</li> </ul> <p><b>Dental Plans</b></p> <p>•MADAP will be able to pay for the following Insurer's Dental plans</p> <ul style="list-style-type: none"> <li>•CareFirst</li> </ul> |



# Medicare Part D Annual Open Enrollment

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## **2025 Open Enrollment:**

**Medicare prescription plans (PDP)  
and Medicare Advantage plans (MA)**

**October 15<sup>th</sup> to December 7<sup>th</sup>**

# Medicare Advantage

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## MC Advantage Enrollees' Open Enrollment Period

- ❑ Runs from January 1<sup>st</sup> to March 31<sup>st</sup> each year.
- ❑ Allows Medicare Advantage (MA) plan enrollees to:
  - Switch from a MA plan to another MA plan
  - Leave an MA plan, return to Original Medicare and enroll in Part D
- ❑ This enrollment period does not permit one to change Part D plans or initially enroll in an MA plan.

# SHIP Local Navigator



**Maryland**  
DEPARTMENT OF AGING

## State Health Insurance Assistance Program

### Unbiased Help Navigating Medicare

Your local State Health Insurance Assistance Program (SHIP) provides unbiased guidance in understanding Medicare coverage options to people with Medicare, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.

### How does SHIP work?

When you contact your local SHIP office, a certified counselor will give you one-on-one guidance based on your unique situation and needs. Every county in Maryland has a SHIP office and counseling can take place virtually or in person.

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan **every year** during Open Enrollment. SHIP can help with:

- Understanding cost and coverage options
- Comparing plan options
- How to enroll or change plans
- Paying for Medicare and prescriptions
- Troubleshooting billing issues
- Submitting appeals
- Referrals to other resources, if needed

### SHIP is FREE, confidential, and unbiased

SHIP counselors are screened, trained, and certified as Medicare experts who are available to help solve problems on your behalf. They are very knowledgeable about Medicare, and can help you understand plan options so you can make choices that are best for you and your loved ones. SHIP counselors can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. SHIP counselors, many of whom are volunteers, are members of your local community.

### Maryland offices

- Allegheny County:** 301-783-1710
- Anne Arundel County:** 410-222-4077
- Baltimore City:** 410-396-2273
- Baltimore County:** 410-887-2059
- Calvert County:** 410-535-4606
- Caroline County:** 410-479-2535
- Carroll County:** 410-386-3800
- Cecil County:** 410-996-8174
- Charles County:** 301-934-9305
- Dorchester County:** 410-376-3662
- Frederick County:** 301-600-1234
- Garrett County:** 301-334-9431
- Harford County:** 410-638-3025
- Howard County:** 410-313-7392
- Kent County:** 410-778-2564
- Montgomery County:** 301-255-4250
- Prince George's County:** 301-265-8471
- Queen Anne's County:** 410-758-0848
- Somerset County:** 410-742-0505
- St. Mary's County:** 301-475-4200
- Talbot County:** 410-822-2869
- Washington County:** 301-790-0275
- Wicomico County:** 410-742-0505
- Worcester County:** 410-742-0505

Navigating Medicare can be complicated. SHIP can help.  
For more information, visit [Aging.Maryland.Gov/SHIP](https://aging.maryland.gov/SHIP)

# Help with Part D

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## Assistance Programs

Assistance is available through federal and state programs to help clients cover drug costs not covered by Medicare Part D, the cost of Medicare Part D premiums and other Medicare cost, if applicable

- ❑ People with the lowest income and resources pay no premiums or deductibles, have small or no copayments and access to LI NET for interim prescription coverage
- ❑ People with slightly higher income and resources have a reduced deductible and pay a little more out-of-pocket
- ❑ Assistance programs also facilitate access to a Part D plan by providing special enrollment periods for eligible members



# Medicaid

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## **Dual Medicaid and Medicare**

### **Qualified Medicare Beneficiary (QMB)**

Department of Social Services  
(Asset limits)

### **Specified Low-Income Medicare Beneficiary (SLMB)**

Department of Social Services  
(Asset limits)

### **Employed Individuals with Disabilities Program (EID)**

Administered by MDH  
(Asset limits)

# Extra Help

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## **Low-Income Subsidy (LIS)**

### **Full Low-Income Subsidy (LIS)**

Social Security Administration  
(Asset limits)

### **Partial Low-Income Subsidy (LIS)**

Social Security Administration  
(Asset limits)

### **Limited Income NET Program (LI NET)**

CMS/Humana  
(Newly enrolled in Medicaid or LIS)

# MD SPDAP

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## Maryland Senior Prescription Drug Assistance Program (SPDAP)

Maryland Health Insurance Plan  
(Maryland residency: 6 months or more)

Income under \$45,180 for individual

Income under \$61,320 for couple

Assets not counted

Up to \$75/month toward Part D premium\*

1-800-551-5995; Fax: 1-800-877-5156

\*Maximum subsidy increases to \$60.00/month in 2023

# Best Practices for Submitting Forms and Documents

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...From applications to invoices

Website for MADAP Forms:

<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

Client Services Email: [client.services@maryland.gov](mailto:client.services@maryland.gov)

Insurance invoices and bills:

[mdh.csopen\\_enrollment@maryland.gov](mailto:mdh.csopen_enrollment@maryland.gov)

*FileZilla:*

A secured SFTP site that allows users to securely upload and exchange various documents with our program.

# Questions and Answers



## MADAP

1223 W. Pratt Street  
Baltimore, MD 21223



**Telephone Lines:**  
Local: 410-767-6535;  
Toll Free: 1-800-205-6308

**Fax Lines:**  
410-333-2608,  
410-244-8617

**Office hours:**  
8:30 AM to 4:30PM, Mon-Fri

**Pharmacy Helpline:**  
1-800-932-3918

### Email and Website Addresses:

MADAP applications and forms:  
[client.services@maryland.gov](mailto:client.services@maryland.gov)

Insurance invoices and bills:  
[mdh.csopen\\_enrollment@maryland.gov](mailto:mdh.csopen_enrollment@maryland.gov)

Website for MADAP Forms:  
<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

# Questions and Answers

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***<https://phpa.health.Maryland.gov>***