

The Medicare Map . . .

Helping you and your clients navigate the Medicare Maze

Monthly Medicare Newsletter for Advisors
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The End of the Public Health Emergency (PHE) and COVID-19 Continuous Coverage Requirement

Congress recently passed a bill that ends the continuous coverage requirement in spring 2023. **What does this mean and how might it impact your clients?**

The continuous coverage provision required state agencies to provide health care coverage for all medical assistance programs, even if a member's eligibility changed.

- Anyone enrolled in Health First Colorado (the state's Medicaid program), was guaranteed health coverage because states were required to keep people continuously enrolled during the public health emergency under the Families First Coronavirus Response Act.
- For some Medicaid recipients that meant they continued to receive Medicaid benefits although they were no longer eligible. This included "dual eligibles" (individuals enrolled in both Medicare and Medicaid).
- Those that are determined ineligible because of income and/or asset levels will be removed from Medicaid or see a reduction in their benefit or subsidy.

Health First Colorado will return to normal eligibility renewal processes (sometimes called redetermination), with the **first notices sent beginning in March 2023**. Colorado will take 12 months (14 months including noticing) to complete renewals based on a members annual renewal date.

NOTE: According to the Colorado Department of Health Care Policy & Financing (HCPF), there are approximately 1.7 million recipients currently enrolled in Medicaid. It's estimated 325,000 Coloradans face losing Medicaid coverage.

This FAQ page from HCPF offers more information:
<https://hcpf.colorado.gov/covid-19-public-health-emergency-faqs>

Denver Gazette article: https://denvergazette.com/news/estimated-325-000-coloradans-will-lose-medicare-with-end-of-covid-19-public-health-emergency/article_5e6e9552-a737-11ed-9bec-bf7743d059f3.html

Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage). There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS.

STEP 1 Contact HealthCare Benefit Services . . . a local firm in Littleton

Due to Medicare rules, you **must** initiate contact with HBS by

- Email: advisors@medicarehbs.com .cc
- Calling their office: 303-973-6636 .cc
- Completing forms on their website: [medicarehbs.com](https://www.medicarehbs.com) and clicking on the "How To Get Started" tab

STEP 2 Appointment to Review ALL Your Options

An experienced Medicare Broker will prepare a thorough analysis of all the plans and options you are entitled to:

- They'll review detailed plan information and help guide you to the best plan for you
- They offer flexible meeting options
 - A very simple Screen Share process; you just have to be able to open an email .cc
 - In person meetings at their office in Littleton .cc you can meet at your financial advisor's office


STEP 3 Enrolling in Your Plan

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you're enrolled and let you know when to expect your new insurance cards.

STEP 4 Ongoing Customer Service

The HBS support staff has more than 15 years of Medicare experience

- They answer their phones -- no phone tree
- Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7th), and reviewing your plan
- This annual review can save you \$100s to \$1000s per year on your medications

Medicarehbs.com  HealthCare Benefit Services 303-973-6636

Referring Clients To HBS . . . How We Support Advisors and Help Their Clients

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS

To learn more about our process, visit [our website](#) or call our office 303-973-6636.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.



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