



This tool was created to assist **Case Managers or Service Coordinators** supporting individuals with intellectual and development disabilities (I/DD). The tool is a **series of scenarios** that enable exploration of certain life changes that may indicate entitlement to Medicare or Social Security benefits. Navigating the complexities of these programs can be challenging, and recognizing the specific triggers that necessitate enrollment is crucial. These scenarios aim to provide practical guidance, highlighting key life events and circumstances that often qualify individuals for Medicare or Social Security benefits. By carefully evaluating these situations, I/DD Case Managers or Service Coordinators can effectively identify those in need and facilitate timely access and enrollment to these essential resources.

### Scenario One: A Person is Turning 65

I see you are getting ready to turn 65 on <DATE> and may be able to receive Medicare benefits. Were you aware that you may be eligible?

*(If yes)* - Would you like to learn more about Medicare and what this means for you, or how to apply? The first place to call is 1-800-MEDICARE. This number is the primary point of contact for general Medicare information.

*(If no)* - Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid Program. Please let me know if you have questions in the future.

### Scenario Two: Early Medicare Eligibility Due to a Disability

I know you told me your health was declining, and you were worried about losing your job. Were you aware you may become eligible for Social Security Disability Insurance or SSDI due to your progressive illness, and your inability to maintain steady gainful employment? If that is approved, even though you are under age 65, you can become eligible for Medicare two years after you start receiving SSDI.

*(If yes)* - Would you like help to learn more about how to apply for Social Security Disability Insurance and how this will help you become eligible for Medicare after the two-year waiting period? The first place to start is to visit a local Social Security office or call 2-1-1.

*(If no)* - Social Security Disability Insurance is a federal program managed by the Social Security Administration (SSA). It provides financial support to people who have a medical condition that prevents them from engaging in substantial gainful activity and have a sufficient work history to qualify. Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid program.

### Scenario Three: A Parent is Retiring

I see that one of your parents is retiring. You may be eligible for Medicare benefits because of this change. Medicare is a health insurance program that can help you with your medical bills in addition to the state's Medicaid program. Were you aware that you may be eligible? Did you also know that there are instances where dependent children of railroad retirement beneficiaries might be eligible for Medicare?

*(If yes)* - Would you like to learn more about Medicare and what this means for you, or how to apply? The first place to call is 1-800-MEDICARE. This number is the primary point of contact for general Medicare information. If your parent has Railroad Benefits, you should call the Railroad Retirement Board which handles Medicare enrollment and administration for railroad retirees. That number is 1-877-772-5772 or you can visit their website at [Benefits | RRB.Gov](#).

*(If no)* - Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid program. Please let me know if you have questions in the future.

#### **Scenario Four: A Parent Passes Away**

I learned one of your parents recently passed away. I am sorry for your loss. You may be eligible for Medicare because of this change. Are you aware you may be eligible?

*(If yes)* - Would you like to learn more about Medicare and what this means for you, or how to apply? The first place to call is 1-800-MEDICARE as this number is the primary point of contact for general Medicare information.

*(If no)* - Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid program. Please let me know if you have questions in the future.

#### **Scenario Five: A person is Newly Receiving SSDI**

I learned you recently started receiving SSDI.

Did you know you may be eligible for Medicare after you received SSDI continuously for two years?

*(If yes)* - Would you like to learn more about Medicare and what this means for you, or how to apply? The first place to call is 1-800-MEDICARE as this number is the primary point of contact for general Medicare information.

*(If no)* - Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid program. Please let me know if you have questions in the future.

#### **Scenario Six: A Person Receiving Medicare Benefits is Looking for Help to Navigate Those Benefits, Including Which Coverage Path Might Be Best**

I know that you have expressed that you have questions about the Medicare benefits you are receiving. Did you know there are a few places that you can contact to get your questions answered?

*(If yes or no)* - The first place to call is 1-800-MEDICARE. This number is the primary point of contact for general Medicare information. Another great resource is the State Health Insurance Assistance Program (SHIP). SHIPs offer free, unbiased counseling to Medicare beneficiaries, including what benefits are available and which types of coverage you may wish to use (Medicare Advantage plan or Traditional Medicare). You can contact our state's SHIP by calling <PHONE NUMBER>. Finally, if available in our state, you can also contact the state Long-Term Care Ombudsman program which will provide information on benefits and rights.

#### **Scenario Seven: A person has Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's disease, or permanent kidney failure requiring dialysis or a kidney transplant**

I know that you just told me that you have been diagnosed with Lou Gehrig's disease. Did you know that due to having that condition you are eligible for Medicare, regardless of your age. This is a significant exception to the typical 24-month waiting period for Medicare eligibility after receiving disability benefits.

*(If yes)* - Would you like to learn more about Medicare and what this means for you, or how to apply? The first place to call is 1-800-MEDICARE as this number is the primary point of contact for general Medicare information.

*(If no)* - Medicare is a federal health insurance program that can help you with your medical bills in addition to the state's Medicaid program. Please let me know if you have questions in the future.

## Key Terms

To ensure clear communication and understanding of the resources discussed, this document provides a glossary of key terms related to Medicare and Social Security benefits. By being familiar with these terms and definitions, I/DD Case Managers or Service Coordinators can effectively navigate the scenarios presented and assist individuals in accessing the support they need.

**Medicaid** is a vital public health insurance program in the United States, operating as a joint venture between the federal government and individual state governments. It provides healthcare coverage to a wide range of low-income individuals and families. ([www.medicaid.gov](http://www.medicaid.gov))

**Medicare** is a federal health insurance program that contains several parts. Medicare Part A (Hospital Insurance) helps cover inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care. Medicare Part B (Medical Insurance) helps cover doctors' services, outpatient care, preventive services, and some medical supplies. Medicare Part C (Medicare Advantage) are plans offered by private insurance companies that contract with Medicare to provide Part A and Part B benefits and often include Part D (prescription drug coverage). Medicare Part D (Prescription Drug Coverage) helps cover the cost of prescription drugs. ([www.medicare.gov](http://www.medicare.gov))

**Medicare Advantage Plan** (also known as Medicare Part C) are an alternative way to receive Medicare benefits and may include Private Plans. These plans are offered by private insurance companies that have contracts with Medicare. Bundled Coverage refers to Medicare Advantage Plans typically bundling together Medicare Part A (hospital insurance) and Part B (medical insurance). Many Medicare Advantage plans also include Part D, which is prescription drug coverage. (<https://www.medicare.gov/health-drug-plans/part-d>)

**Railroad Retirement Benefits** are a unique system of retirement, survivor, disability, unemployment, and sickness benefits specifically for railroad workers and their families. (<https://www.rrb.gov/Benefits>)

**Railroad Retirement Board** is an independent federal agency in the United States government that administers retirement, survivor, disability, unemployment, and sickness benefits to railroad workers and their families. (<https://rrb.gov>)

**State Health Insurance Assistance Program (SHIP)** is a national network that provides free, unbiased counseling and assistance to Medicare beneficiaries, their families, and caregivers. (<https://www.shiphelp.org>)

**Social Security** is a social insurance program that provides free, unbiased counseling and assistance to Medicare beneficiaries, their families, and caregivers. (<https://www.ssa.gov>)

**Social Security Disability Insurance** is a federal program that provides financial assistance to individuals who have a disability. This disability must be severe enough to prevent them from engaging in substantial gainful activity (SGA) or have a qualifying work history by working for a certain period and paying Social Security taxes. (<https://www.ssa.gov/disability>)