Resource Guide – Fall/ Winter 2021

Medicare Open Enrollment Period: October 15 – December 7, 2021
Medicare Open Enrollment starts on October 15 and ends December 7. This gives you a full 7 weeks to compare and make decisions, and helps ensure that you'll have essential plan materials and membership cards in hand on January 1, 2022, when your new coverage starts.

Every year you have the opportunity to review and compare your plan choices and pick the coverage that's best for you. You can choose to:
- Join or switch a Medicare Prescription Drug Plan (PDP)
- Join or switch a Medicare Advantage (MA) Plan
- Leave an MA Plan and return to coverage under Original Medicare Part A and Part B

For Consumers/Beneficiaries
Consider these 7 things when choosing coverage: Costs, Coverage, Your Other Coverage, Prescription Drugs, Doctor and Hospital Choice, Quality of Care, Travel
Find more details on these factors here: https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/consider-these-7-things-when-choosing-coverage

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions. These conditions are listed at https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs

For Partners Helping Beneficiaries
Medicare plans coverage options and costs can change each year, and Medicare beneficiaries should evaluate their current coverage and choices, and select the plan that best meets their needs. If people with Medicare are satisfied with their current coverage and feel it will meet their needs for 2022, they to do not need to do anything.

CMS provides numerous materials to help stakeholders educate their constituencies about Medicare's coverage options and open enrollment period. These materials are available for download and some can be ordered in bulk.

View resources in English

View resources in Spanish

View resources for additional audiences in additional languages

People with Medicare, their families, and caregivers can review and compare current plan coverage with new plan offerings, using many proven resources, including:

- Visiting www.medicare.gov to see plan coverage and costs available in their area, and enroll in a new plan if they decide to make a change. Open Enrollment information is available in Spanish.
- Calling 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call 1-877-486-2048.
- Reviewing the *2022 Medicare & You* handbook. It is accessible online at: https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf - and it has been mailed to the homes of people with Medicare.
- Getting one-on-one counseling assistance from the local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:
  - At www.medicare.gov/contacts/organization-search-criteria.aspx or;
  - On the back of the *2022 Medicare & You* handbook or;
  - By calling Medicare (contact information above)

Marketplace Open Enrollment Period: November 1, 2021 – January 15, 2022
- Beginning this year, consumers will have an extra 30 days to review and choose health plans through Open Enrollment, which will run from November 1, 2021 through January 15, 2022, on HealthCare.gov.
- Health coverage is more affordable than ever.
- Consumers with HealthCare.Gov coverage are encouraged to return and shop to see if another plan better meets their needs at a lower cost!
- More people qualify. Whether you are uninsured, don't get insurance through your job, or if you are looking to find health coverage at a lower cost – this Open Enrollment period is for you!
- 4 out of 5 customers can find a plan for under $10 a month.
- CMS is also expanding services provided by Federally-facilitated Marketplace (FFM) Navigators—experts who help consumers, especially those in underserved communities, understand their benefits and rights, review options, and enroll in Marketplace coverage.
- Navigators will now provide consumers with information and assistance on certain post-enrollment topics, such as the Marketplace-eligibility appeals process and Marketplace-related components of premium tax credit reconciliation.
  - Find local help from an agent, broker, or assister near you. They can help you enroll, re-enroll, or answer questions. The service is free. https://localhelp.healthcare.gov/#/
- Find out more information, review plans, and find coverage at www.healthcare.gov

CONSUMER RESOURCES
- Consumers can apply for health coverage: HealthCare.gov and CuidadoDeSalud.gov
- Find Local Help (Navigators, Certified Application Counselors, Agents & Brokers)

- 24/7 HealthCare.Gov Call Center: 1-800-318-2596 with assistance in 230+ languages, TTY: 1-855-889-4325

AVAILABLE RESOURCES FOR PARTNERS
Check out our newly refreshed Partner Tools and Toolkits webpage today! It includes a wide range of resources, including:

- Request Physical Materials to be Mailed to You: Are you a Champion for Coverage? If so, order a "Physical Event in a Box"! This box includes various materials already printed for you and shipped to you, such as conference cards, brochures, posters, stickers, and more! It is also available in English and/or Spanish and some materials can be customized by ethnicity. (pssst…if you are not a Champion for Coverage yet, you can apply here.)
- **Download Materials**: The virtual materials include Marketplace promotional materials and customizable materials in various languages. Resources available include talking points, drop-in articles, videos, social media toolkit, graphics, and other promotional materials.
- **List of Champions for Coverage**: Use this file to help identify Champions for Coverage in your communities to partner with to further promote the Marketplace.
- **Navigator Contact Awardees**: Includes Navigators throughout the country that you can partner with to help promote the Marketplace.
- **Apply to become a Champion for Coverage**: Encourage other organizations in your area to become Champions for Coverage!

Champions for Coverage
https://marketplace.cms.gov/technical-assistance-resources/assister-programs/champion
A Champion for Coverage organization can be a national or local organization representing under or uninsured communities. They include national and regional agencies such as community health centers, state and local government agencies, health provider organizations, libraries, local retail businesses, community-based organizations, and many more. They're active in providing outreach and education about the Health Insurance Marketplace® and how consumers can enroll in health coverage through HealthCare.gov, Medicaid or CHIP. Organizations don't need healthcare or health insurance backgrounds or licensure, they simply need to be willing to help spread the word about the affordability and accessibility of health coverage.

Champions engage in various educational and outreach efforts, such as leveraging CMS materials and resources, hosting in-person or virtual educational events, participating in social media, distributing materials to uninsured people, and through other communication channels. Many have hosted events or provided space and resources for certified assisters to conduct enrollment events.

Benefits
As a Champion, organizations will get resources to help reach out to uninsured individuals in your community, including:

- Access to order "Event in a Box" resources and digital toolkits to host outreach and engagement activities in your community
- Fact sheets on health coverage and affordability
- Information about how to connect people to Assisters
- Social media content to share with your followers
- Regular email updates with the latest news and resources to share

How can my organization become a Champion for Coverage?

Organizations conducting Marketplace outreach can voluntarily **sign up** to become Champions by filling out an online form on Marketplace.cms.gov. People can refer their questions about the Champion initiative to Champion@cms.hhs.gov.

COVID-19 Vaccine and Booster Information from CDC

https://www.cdc.gov/coronavirus/2019-ncov/vaccines/keythingstoknow.html

- CDC recommends everyone ages 5 and older get a COVID-19 vaccine to help protect against COVID-19.
- COVID-19 vaccines are effective at helping protect against severe disease and death from variants of the virus that causes COVID-19 currently circulating, including the Delta variant.
- If you are fully vaccinated you can resume many activities that you did before the pandemic, but you should wear a mask indoors in public if you are in an area of substantial or high transmission to maximize protection from the Delta variant and possibly spreading it to others.
- COVID-19 vaccines are safe and effective. Vaccines cannot give you COVID-19. You may have side effects after vaccination. These are normal and should go away in a few days.
- Millions of people in the United States have received COVID-19 vaccines, and these vaccines have undergone the most intensive safety monitoring in U.S. history. This monitoring includes using both established and new safety monitoring systems to make sure that COVID-19 vaccines are safe.
- There are a number of ways to find a free COVID-19 vaccine near you:
  - Visit vaccines.gov
  - Text your zip code to GETVAX or 438829 to get a text back with the places you can get a shot that are close by
  - Or, call the National COVID-19 Vaccination Assistance Hotline at 1-800-232-0233 to search and find a vaccine near you.

COVID-19 vaccines are available at no cost.

https://www.cdc.gov/coronavirus/2019-ncov/vaccines/no-cost.html

- The federal government is providing vaccines free of charge to all people living in the United States, regardless of their immigration or health insurance status.
- COVID-19 vaccination providers cannot:
  - Charge you for a vaccine
  - Charge you directly for any administration fees, copays, or coinsurance

- - Deny vaccination to anyone who does not have health insurance coverage, is underinsured, or is out of network
    - Charge an office visit or other fee to the recipient if the only service provided is a COVID-19 vaccination
    - Require additional services in order for a person to receive a COVID-19 vaccine; however, additional healthcare services can be provided at the same time and billed as appropriate
- COVID-19 vaccination providers can:
    - Seek appropriate reimbursement from the recipient's plan or program (e.g., private health insurance, Medicare, Medicaid) for a vaccine administration fee
    - However, providers cannot charge the vaccine recipient the balance of the bill.
    - Seek appropriate reimbursement for uninsured vaccine recipients from the [Health Resources and Services Administration's COVID-19 Uninsured Program](#)

Third Dose Information: https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/immuno.html

Booster information: https://www.cdc.gov/coronavirus/2019-ncov/vaccines/booster-shot.html

COVID-19 Vaccines for Children and Teens: https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/children-teens.html

Medicare & Coverage of the COVID-19 Vaccine
https://www.medicare.gov/medicare-coronavirus
- Medicare covers the COVID-19 vaccine at no cost to people receiving Medicare. Be sure to bring your Medicare card.
- Providers may not bill patients, but providers can seek reimbursement for vaccine administration through Medicare, Medicaid, private insurance, or other applicable coverage. This is why providers may ask for an individual's insurance information. For Medicare, this is why individuals are required to bring their original, red, white, and blue Medicare card.
- Medicare covers a COVID-19 vaccine booster shot at no cost to you. You can choose which vaccine you receive for your booster — get a booster from the same COVID-19 vaccine that you originally got, or choose a different one.
    - If you got a Pfizer or Moderna COVID-19 vaccine and are 65 years or older (or 18 years or older and at high risk for getting severe COVID-19), you can get a booster shot at least 6 months after you complete your second dose of the Pfizer or Moderna COVID-19 vaccine series.
    - If you got a Johnson & Johnson COVID-19 vaccine and are 18 years or older, you can get a booster shot at least 2 months after you got your first shot.
- If someone is immunocompromised (like people who have had an organ transplant and are at risk for infections and other diseases), Medicare will cover an additional dose of the COVID-19 vaccine, at least 28 days after a second dose, at no cost to you. Note:

Don't mix vaccines. If your first two doses were Pfizer, your third dose should also be Pfizer. If your first two doses were Moderna, your third dose should also be Moderna.

- If someone has Medicare and has a disability or faces other challenges in getting to a location away from home for a vaccination, Medicare will pay a doctor or other care provider to give an individual the COVID-19 vaccine in his/her home. You may need to give them your Medicare Number for billing, but there's still no cost to you for the vaccine and its administration.
- Scammers may use the COVID-19 public health emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors.
  - You can't pay to put your name on a list to get the vaccine.
  - You can't pay to get access to a vaccine.
  - Don't share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

Flu Vaccine
https://www.medicare.gov/coverage/flu-shots
- The best way to protect yourself and your loved ones against flu is to get a flu vaccine every year, especially since flu viruses are constantly changing and the flu vaccines may be updated from one season to the next.
- Flu is a contagious respiratory disease that can lead to serious illness, hospitalization, or even death especially for those 65 and older.
- CDC recommends everyone six months and older get an annual flu vaccine.
- This year the flu vaccination is critical due to the ongoing COVID-19 pandemic.
- Co-administration of the flu and COVID-19 vaccines is possible.
- Medicare Part B covers one flu shot per flu season. People with Original Medicare pay nothing for a flu shot if the doctor or other qualified health care provider accepts assignment for giving the shot.
- If you have a Medicare Advantage Plan, contact your plan — most places accept Medicare Advantage Plans.

With information coming from many different sources, CMS has summarized resources and materials to help you communicate with the people that you serve including:
- Providers
- Medicare beneficiaries
- State Medicaid plans
- Minority health resources

You can find these and more resources on the **CMS Flu Vaccine page** and **Flu Vaccine and Partner Toolkit page.**

Other Helpful Resources (not already linked above), if you need more information

- Vaccines for COVID-19 (CDC Landing Page) https://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html
- About COVID-19 Vaccines https://www.cdc.gov/coronavirus/2019-ncov/vaccines/about-vaccines/index.html
- Myths and Facts about COVID-19 Vaccines https://www.cdc.gov/coronavirus/2019-ncov/vaccines/facts.html
- Different COVID-19 Vaccines https://www.cdc.gov/coronavirus/2019-ncov/vaccines/different-vaccines.html
- Frequently Asked Questions about COVID-19 Vaccination https://www.cdc.gov/coronavirus/2019-ncov/vaccines/faq.html
- Medicare Flu Vaccine Coverage: https://www.medicare.gov/coverage/flu-shots
- Outreach Materials from CMS: https://www.cms.gov/flu-shot-outreach-media-material
- CDC 2021-2022 Flu Season FAQs: https://www.cdc.gov/flu/season/faq-flu-season-2021-2022.htm#Seasonal-Flu-and-COVID-19
- CDC 2021 - 20221 Flu Campaign Resources and Materials
    o Main toolkit landing page: https://www.cdc.gov/flu/resource-center/toolkit/index.htm
    o 'I Get It' Campaign: https://www.cdc.gov/flu/resource-center/i-get-it.htm