



# People with Medicare and the Health Insurance Marketplace

## *Frequently Asked Questions*

### **HOW WILL THE HEALTH INSURANCE MARKETPLACE THAT STARTS IN 2014 AFFECT MY MEDICARE COVERAGE?**

The Health Insurance Marketplace is designed to help people who don't have any health insurance. You have health insurance through Medicare. The Marketplace **won't** have any effect on your Medicare coverage.

Your Medicare benefits aren't changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now, and you won't have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who **don't** have health insurance, tell them to visit [HealthCare.gov](http://HealthCare.gov) to learn more about their options.

### **DO I NEED TO DO ANYTHING WITH MARKETPLACE PLANS DURING MEDICARE OPEN ENROLLMENT (OCTOBER 15 – DECEMBER 7, 2013)?**

Medicare's Open Enrollment isn't part of the new Health Insurance Marketplace. It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

Medicare Open Enrollment (October 15 – December 7, 2013) is the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage and benefits that will take effect next year. If you want to change your coverage for next year, this is the time to do it. If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything. For more information on Medicare Open Enrollment, visit [Medicare.gov](http://Medicare.gov) or call 1-800-MEDICARE.

**NOTE:** The Health Insurance Marketplace Open Enrollment period (October 1, 2013 to March 31, 2014) overlaps with the Medicare Open Enrollment period (October 15 – December 7, 2013). Therefore, people with Medicare who are looking to make Medicare coverage changes should make sure that they are reviewing **Medicare plans** and **not Marketplace options**.

### **WHAT SHOULD I DO IF I'M CONTACTED ABOUT SIGNING UP FOR A HEALTH PLAN?**

- The Medicare open enrollment period is a time when there's a higher risk for fraudulent activities.
- It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.
- **DO NOT** share your Medicare number or other personal information with anyone who knocks on your door or contacts you uninvited to sell you a health plan.
- Senior Medicare Patrol programs are teaching people with Medicare how to detect and report fraud, and protect themselves from fraudulent activity and identity theft.
- To learn more about health care fraud and ways to protect against it, visit [StopMedicareFraud.gov](http://StopMedicareFraud.gov) or the Senior Medicare Patrol (SMP) program in your area (locate your SMP at [SMPresource.org](http://SMPresource.org)).

This information is provided by the United States Department of Health and Human Services.



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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The Office of the Commissioner of Insurance (OCI) was created in 1871 to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Even after the passage of the Patient Protection and Affordable Care Act (PPACA), OCI's mission remains the same and OCI continues to be the primary regulator of the insurance industry in Wisconsin. To that end consumers should continue to view OCI as a resource on any issue related to the Wisconsin insurance market.

Below is the contact information for OCI along with other resources that may be useful to answer questions about the upcoming changes due to the ACA.

## Wisconsin Office of the Commissioner of Insurance (OCI)

- ▶ Concerns or complaints relating to insurance coverage or insurers:
  - Call: 1-800-236-8517
  - E-mail: [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov)
  - Fill out a complaint form: <https://ociaccess.oci.wi.gov/complaints-public/>
- ▶ Questions/concerns relating to a licensed agent, navigator or registered CAC:
  - [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)
- ▶ FAQs and other ACA-related information for consumers, insurers, agents, Navigators/CACs:
  - [http://oci.wi.gov/healthcare\\_reform.htm](http://oci.wi.gov/healthcare_reform.htm)

## U.S. Department of Health and Human Services (HHS)

- ▶ For information about health insurance market reforms:
  - <http://www.cms.gov/CCIIO/Resources/Data-Resources/ehb.html>
- ▶ For information about the federally facilitated exchange or SHOP:
  - [Healthcare.gov](http://Healthcare.gov)
  - [Marketplace.cms.gov](http://Marketplace.cms.gov)
  - [Twitter@HealthCareGov](https://twitter.com/HealthCareGov)
  - [Facebook.com/Healthcare.gov](https://www.facebook.com/Healthcare.gov)
  - 1-800-318-2596 (Federally Facilitated Exchange)
  - 1-800-706-7893 (SHOP)

## Internal Revenue Service (IRS)

- ▶ For information about ACA tax-related issues:
  - <http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions-Home>

## U.S. Department of Labor (DOL)

- ▶ For information about ACA employer-related issues:
  - <http://www.dol.gov/ebsa/healthreform/>