

# 2022 cost-sharing changes for most FEHB members with Original Medicare



## What you need to know

Starting on January 1, 2022, your cost-sharing may increase if you have Original Medicare (Medicare Parts A and/or B) and are not enrolled in a Kaiser Permanente Medicare health plan. Whether you are working or retired, you can enroll in a Kaiser Permanente Medicare health plan for Federal members. Our Medicare health plans include lower cost-sharing and more benefits than your FEHB plan alone. In addition, Kaiser Permanente may reimburse you for some or all of your monthly Part B premium. These extra benefits vary depending on the Kaiser Permanente plan option in which you enroll.

### **We can help you understand how the benefit change may affect you, and:**

- How to enroll in Medicare
- Learn how to change FEHB plan options
- Review and enroll in a Kaiser Permanente Medicare health plan for Federal members

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## What's changing

Prior to 2022, you may not have paid cost-sharing for many services. Starting January 1, 2022, some FEHB members may pay higher cost-sharing. We changed how we coordinate benefits when Kaiser Permanente is your secondary payer (for example, when you are an FEHB enrollee and retired). This FEHB benefit change means that after Medicare pays as primary, we will pay what is left of our allowance up to our regular benefit, except you must pay cost-sharing described in Section 5 of your FEHB brochure.

If you have other coverage, we will not collect cost-sharing when you get services. Instead, Kaiser Permanente first coordinates benefits with Original Medicare and then bills you for cost-sharing you owe.

## Next steps you can take

You can get lower cost-sharing and extra benefits by enrolling in a Kaiser Permanente Medicare health plan for Federal members. Kaiser Permanente will even reimburse you for the Part B premium you pay if you are enrolled in certain plan options. To enroll in a Kaiser Permanente Medicare health plan for Federal members, you must have Medicare.<sup>1</sup>

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## Learn about your options

You have several ways to learn about the options available to you, including:

- **Go online** to [kp.org/feds2022](https://kp.org/feds2022). Once you select your region and click "Medicare," you can:
  - Register for a FREE online or in-person seminar.
  - Download the FEHB Guide to Medicare. The guide is designed to answer your questions about Medicare and the extra benefits you get.
  - Download the Enrollment Kit that includes a Summary of Benefits.
- **Call Member Services** to learn more about enrolling in a Kaiser Permanente Medicare health plan for Federal members. You can find your Member Services contact information at the end of this document or by clicking [here](#).

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## Frequently asked questions

### How can I enroll?

You can enroll online at [kp.org/feds2022](https://kp.org/feds2022). You can also call us and we will mail you an enrollment kit and application that you can complete, sign, and mail back to us. [Click here](#) or go to the end of this document to find the Member Services phone number for your area.

You do not have to wait for Open Season to enroll in a Kaiser Permanente Medicare health plan for Federal members. Apply now to begin your coverage as soon as the first day of the month after we get your enrollment application.

To enroll, each Medicare-eligible FEHB member must complete a Group Plan Medicare Advantage enrollment form.

If you are enrolled in an FEHB plan option that includes Part B premium reimbursement, the FEHB subscriber may choose to complete an additional Senior Advantage 2 Enrollment Application (or a Medicare Advantage 2 Enrollment Application in the Mid-Atlantic States region). By completing this additional enrollment application, the FEHB subscriber and any family members who have a Medicare health plan will be enrolled in Senior Advantage 2 (or Medicare Advantage 2 in the Mid-Atlantic States region) and get reimbursed for all or most of the Part B premium they pay.

### How do I sign up for Part B?

**If you're turning age 65** and already getting benefits from Social Security or the Railroad Retirement Board (RRB), you'll automatically get Part A and Part B starting the first day of the month you turn 65. If not, you'll need to sign up for Medicare. Contact Social Security 3 months before you turn 65. You can also apply for Part A and Part B at [ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare).

**If you are 65 or over and have been retired for longer than 8 months**, you may have to pay a late enrollment penalty for as long as you have Part B. You should contact Social Security to find out how much you will pay for Part B. Some Kaiser Permanente FEHB plan options include Part B reimbursement that may cover the cost of your Part B premium and some of the extra charges added to your Part B premium, such as the Income Related Monthly Adjustment Amount (IRMAA) or the Part B late enrollment penalty.

**If you're past age 65 and working**, you can apply for Part A and Part B at [ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare) at any time.

Once you have Medicare,<sup>1</sup> you can enroll in a Kaiser Permanente Medicare health plan for Federal members to get lower cost-sharing and additional benefits, including Part B premium reimbursement.

### **If I am actively working, should I get Part B and enroll in a Kaiser Permanente Medicare health plan?**

The decision is yours, but you don't have to wait until you retire to get extra benefits. All FEHB members with Medicare can get lower cost-sharing and additional benefits by enrolling in a Kaiser Permanente Medicare health plan for Federal members. Kaiser Permanente may reimburse you for all or part of the Part B premium you pay, depending on the plan option in which you are enrolled.

If you are working, you have a choice:

- You can sign up for Part B at any time.
- You can delay enrollment in Medicare Part B without incurring a late enrollment penalty. You have up to 8 months from the date you retired to enroll in Medicare Part B to avoid a late enrollment penalty.

Once you know your Part B effective date, you can enroll in a Kaiser Permanente Medicare health plan for Federal members to get lower cost-sharing and additional benefits without paying any additional FEHB or Medicare premium.

### **When and how can I change my FEHB plan or plan option?**

Cost-sharing, additional benefits, and Part B reimbursement amount vary based on the Kaiser Permanente FEHB plan option in which you are enrolled. You might want to change plan options to ensure you get the benefits you have earned, both from your FEHB retirement and Medicare coverage.

You can change your FEHB plan or plan option during Open Season. Also, you may use a "life event" to change your enrollment to any plan option of any available plan at any time beginning on the 30th day before you become eligible for Medicare. You may make an enrollment change under this event only once. Contact your employing agency or the Retirement Information Center to learn more about life events and to change FEHB plan options.

### **I am an FEHB enrollee (subscriber). Can my spouse or dependents enroll in a Kaiser Permanente Medicare health plan for Federal members?**

Yes. Even if an FEHB subscriber is not eligible for Medicare, their spouse and dependents who have Medicare<sup>1</sup> can enroll in our Medicare health plan. Each person who enrolls in our Medicare health plan gets more benefits than with FEHB alone.

### **Will Kaiser Permanente reimburse me for the Part B late enrollment penalty and IRMAA?**

Most FEHB plan options include reimbursement for the Part B premium. We will reimburse for the standard Medicare Part B premium and some of the extra charges added to your Part B premium, such as the Income Related Monthly Adjustment Amount (IRMAA) or the Part B late enrollment penalty. You can contact Social Security to find out how much you pay for Part B.

### **What does Medicare primary and secondary payer mean?**

When you have both the Original Medicare plan (Parts A and/or B) and an FEHB plan, one plan normally pays first, based on its coverage as the primary payer; then the other plan pays all or part of the remaining cost, based on its coverage as the secondary payer.

When you are retired, Original Medicare often pays primary to your Kaiser Permanente FEHB plan. Your FEHB plan often pays primary and Original Medicare pays secondary when you are working.

If you have Original Medicare, we will not collect cost-sharing when you get services. Instead, Kaiser Permanente coordinates benefits with Original Medicare and then bills you for cost-sharing you owe.

## Member Services contact information

Call us seven days a week, 8 a.m. to 8 p.m.

California	1-800-443-0815 (TTY 711)
Colorado	1-800-476-2167 (TTY 711)
Georgia	1-800-232-4404 (TTY 711)
Hawaii	1-800-805-2739 (TTY 711)
Maryland, Virginia, and Washington, D.C.	1-888-777-5536 (TTY 711)
Oregon and SW Washington	1-877-221-8221 (TTY 711)



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<sup>1</sup>You must be enrolled in at least Medicare Part B to enroll in a Medicare health plan, except in the Kaiser Permanente Georgia or Kaiser Permanente Northwest Regions, where you must be enrolled in both Parts A and B. This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage (HMO) and Kaiser Permanente Medicare Advantage (HMO) for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage and Kaiser Permanente Medicare Advantage for Federal Members *Evidence of Coverage*. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in the FEHB brochure. 7500 Excelsior Boulevard, St. Louis Park, MN 55426-4519.