



Independence Edge

July 20, 2017

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## Medicare Exclusion mailing for group members to begin

Starting the week of July 24, Independence will begin mailing [letters with an FAQ](#) on a monthly basis to all fully insured and self-funded group plan members who are, or will soon be, eligible for Medicare and whose group benefit includes the Medicare Exclusion. Eligible members will be encouraged to enroll in Medicare Parts A and B by a specified date in order for them to maximize their health plan benefits and minimize expenses.

Members will be instructed to contact the Social Security Administration (SSA) to discuss their eligibility. The July mailing will consist of two work streams:

- A catch-up mailing for members who became eligible during the months of January through June 2017. These members will have to contact the SSA in order to verify their enrollment date.
- Members who are eligible in July will be given until October 1, 2017 to enroll in Medicare Parts A and B before Medicare Exclusion is applied.

### Why it's important for Medicare-eligible members to enroll in Medicare

Medicare-eligible members who choose not to enroll in Medicare Parts A and

professionals the amount Medicare would have paid (usually 80 percent of the Medicare rate) and any applicable copayments, coinsurance, and deductibles. In turn, their group health benefit will only pay the remaining balance on claims submitted (usually 20 percent) — as if the member had enrolled in Medicare Parts A and B. In their group benefits, this is known as the Medicare Exclusion.

For more information or to apply for Medicare Parts A and B, eligible members are advised to:

- Visit a Social Security Administration (SSA) office
- Call the SSA at 1-800-772-1213 (TTY/TDD: 1-800-325-0778)
- Go to the SSA website at [socialsecurity.gov](https://www.socialsecurity.gov)

**Note:** Eligible members of plans with contractually required coverage that does not require Medicare to be the primary payer are asked to contact Customer Service at 1-800-275-2583 immediately, so that we may update our records.

If you have any questions, please contact your Brown & Brown broker consultant.

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