UNDERSTANDING MEDICARE INTERACTIONS WITH GROUP INSURANCE

**September 21, 2017**

**TIMED OUTLINE**

This course was developed to meet the education training requirements and provide students with 1 hour of continuing education.

**Course Overview:** The baby boomer generation is rapidly approaching Medicare eligibility age with 10,000 new enrollees every day. But many who are approaching eligibility are increasingly delaying retirement and keeping their existing insurance coverage. This NAHU member-exclusive Compliance Corner webinar explores many of these issues in an advanced session on the interaction of Medicare with group insurance. Hosted by Brokerage Inc. President Mike Smith and Savoy Associates Chief Compliance Officer Joan Fusco, this session discusses Medicare in relation to:

* Medicare Secondary Payer (MSP)
* When employers can pay for Medicare Supplement or Medicare premiums
* Consolidated Omnibus Budget Reconciliation Act (COBRA) Continuation coverage
* Age Discrimination in Employment Act (ADEA) issues
* Health Reimbursement Arrangements (HRAs)
* Health Savings Accounts (HSAs)

**PRESENTER:**

**Joan Fusco, Chief Compliance Officer for Savoy Associates**.

Joan joined Savoy Associates in April 2003 and has over 30 years experience in the insurance field primarily focused on research and training, and has been a Continuing Education provider and instructor for 19 years.

Previous to her employment at Savoy Associates, Joan was the Compliance and Quality Manager for Horizon BCBSNJ and founded, managed and instructed their Continuing Education school.

Joan is the chair of the NJ Commissioner’s Life and Health Advisory Board, a former member of NAHU’s Legislative Council, and Co-Chair for the NAHU Compliance Corner Working Group.

**Mike Smith, President of the Brokerage, Incorporated.**

Mike Smith entered the insurance business in 1993 as a marketing and agent service representative at The Brokerage Inc.

He currently serves as The Brokerage’s president and is responsible for marketing strategy, operations, sales support, web site development, public relations, and business development.

He is an active member of NAHU and served as the president of the Fort Worth chapter in 1997.

He received his Bachelor’s Degree in Business Administration from The University of North Texas, and has earned the Long Term Care Professional and Small Group Specialist designations.

**TIMED OUTLINE**

1. **Intro (5 Minutes)**
2. **Medicare Secondary Payer (MSP) (10 Minutes)**
   1. Which employers are subject to MSP
   2. Counting employees
   3. Who Pays First
      1. Current employment status
   4. Medicare due to Age or Disability
   5. Employer incentives to waive coverage
3. **non MSP employers  (10 Minutes)**
   1. Carving out Part B
   2. When does MSP status change
4. **When employers can pay for Medicare Supplement or Medicare premiums. (5 Minutes)**
5. **Qualified Small Employer HRAs (5 Minutes)**
   1. Which employers may offer
   2. What can be paid for
6. **Health Savings Accounts (HSAs) (5 Minutes)**
   1. Who can contribute
   2. Retroactive Medicare Part A
7. **Interaction with COBRA or State Continuation (5 Minutes)**
   1. Employees waiving coverage to go fully onto Medicare
8. **Age Discrimination in Employment Act (ADEA) issues (5 Minutes)**
9. **Employer compliance with Medicare Part D (5 Minutes)**
   1. Creditable v Non-Creditable
10. **Q & A (5 minutes)**