



Medicare Periodic Data Matching

Minimum Essential Coverage (MEC) Medicare and the Marketplace

If a consumer has been determined eligible for or is enrolled in MEC Medicare, s/he is generally not eligible to receive financial assistance to help pay for a Marketplace plan premium or for covered services.

Medicare Parts A and C are considered MEC. Medicare Parts B or D alone are **not** considered MEC.

Periodic Data Matching (PDM) Notices

The Marketplace mails paper Medicare PDM notices to the household contact for consumers identified as being dually-enrolled in MEC Medicare and a Marketplace plan.

Medicare PDM Notices include:

- ☞ Names of consumers who were found to be dually-enrolled.
- ☞ A recommendation that individuals who are enrolled in MEC Medicare and a Marketplace plan should end their Marketplace coverage.
- ☞ Instructions on how to end Marketplace coverage (for consumers enrolled in MEC Medicare).
- ☞ Where to find contact information to confirm if they are enrolled or if they have any questions about Medicare.

Next Steps for Consumers Who Have Medicare Part A and Medicare Part B or Medicare Part C

If consumers have Medicare Part A and Medicare Part B or Medicare Part C they should return to the Marketplace to end their Marketplace coverage immediately.

- ☞ Having Marketplace coverage duplicates the benefits they already receive through Medicare.
- ☞ When they file their federal income tax return, consumers may have to pay back all or some of the advance payments of the premium tax credit (APTC) paid on their behalf for the months they had both Marketplace coverage and Medicare Part A or Part C.



Next Steps for Consumers Who Have Premium-free Medicare Part A but not Part B

If consumers have premium-free Medicare Part A (hospital insurance) but don't have Medicare Part B (medical insurance), they should return to the Marketplace to end their Marketplace coverage.

- ☞ Having Marketplace coverage duplicates their Medicare Part A coverage and, in most cases, their Medicare Part B premiums will be less than their Marketplace plan premiums (without APTC).
- ☞ Consumers are encouraged to enroll in Medicare Part B as soon as possible.
- ☞ When they file their federal income tax return, consumers may have to pay back all or some of the APTC paid on their behalf for months they had both Marketplace coverage and were eligible for or enrolled in premium-free Medicare Part A.
- ☞ If consumers turned age 65 on or after July 1, 2013, they may have a special opportunity to sign up for Medicare Part B.
 - They will have until September 30, 2017 to visit their local Social Security office to request enrollment in Medicare Part B.
 - They will need to show their Medicare PDM notice to their local Social Security office when they make the request.
 - To make sure they don't have a gap or overlap in coverage, they should end their Marketplace coverage after they receive a notice with their Medicare Part B coverage start date.

Next Steps for Consumers Who Have Premium-free Medicare Part A and Part B with a Late Enrollment Penalty

If a consumer turned age 65 on or after July 1, 2013 and is paying a Medicare Part B late enrollment penalty, they may be eligible to request that the penalty be reduced or removed.

- ☞ The consumer must be currently or previously dually enrolled in Marketplace coverage (with or without APTC) and Medicare Parts A and B.
- ☞ They have until September 30, 2017 to visit their local Social Security office to request removal or reduction of their Medicare Part B penalty.
- ☞ They will need to show their Medicare PDM notice to their local Social Security office when they make the request.



Considerations for Consumers Who Pay a Premium for Medicare Part A

If consumers pay a premium for Medicare Part A (because they aren't entitled to premium-free Medicare Part A) or they have End-stage Renal Disease (ESRD), they should compare their benefits and total premiums under Medicare coverage (Medicare Part A, Medicare Part B, and, if applicable, Medicare Part C) with their Marketplace plan to see which one best meets their needs and fits their budget.

- ☞ Because they pay a premium for Medicare Part A or because they have ERSD, they have the option to stop all Medicare coverage and continue their Marketplace coverage with APTC, if otherwise eligible.
- ☞ However, when they file their federal income tax return, they may have to pay back all or some of the APTC paid on their behalf for the months they were also enrolled in Medicare Part A.
- ☞ Consumers should contact their local State Health Insurance Assistance Program (SHIP) to learn more about Medicare. They can find their local SHIP by calling 1-877-839-2675 or by going to shiptacenter.org.