



MEDICARE GUIDEBOOK

An Employee's Guide to ezICHRA and Medicare

Updated: April 24, 2025

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Medicare – 65 and Older

Employees and spouses who are eligible for Medicare are encouraged to enroll in Medicare Parts A and B. You are not required to do so, but we feel it is in your best interest to avoid penalties. If you do not enroll in Medicare now, you could face a penalty when you enroll later. This penalty will apply to both Medicare Part B and Part D premiums you pay in the future. The penalty applies because Individual health insurance coverage is not considered to be “credible” by Medicare. The great news is that you can use your ICHRA funds to pay for Medicare Part B premiums, Medicare Advantage Plan premiums, and Medicare Supplement plans (with or without a separate drug plan). In most cases, the ICHRA benefit is sufficient to cover all of the premiums associated with Medicare policies.

Getting set up for Medicare

- **This process can take a month or more with Social Security**, so we encourage you to begin working on setting up Medicare two months before you need Medicare to be effective.
- You will automatically begin receiving emails and calls from our office beginning 150 days from you turning 65.
- Our agents are here to help you through the Medicare process and with the selection of your supplemental plans.

ezICHRA and Medicare

You will pay your Medicare premiums upfront you and be reimbursed by your employer.

Turning 65

- If you are not currently enrolled in a policy with your employer’s ICHRA, you will need to access the ezICHRA website about two months prior to turning 65. Your employer will need to add your Qualifying Event to your ezICHRA portal. Once you access the website, if you have not done so already, you will need to complete the personal information and begin the Medicare tab.
- If you work with one of our agents, they will cancel or transition your current individual policy to your spouse as policyholder to be effective for the day Medicare takes effect. Our office will also be responsible for any payments on your individual plan that is continued on by your spouse.
- You are not required to get your Medicare plans through our office; however,
 - we will call you to inform you that in order to be reimbursed for your Medicare expenses we will need copies of the Part B invoice or Social Security letter only if you have an IRMAA applied to the base Medicare rate

and a copy of one invoice per carrier for Medicare expenses each year to provide to your employer for verification of the reported expenses to be reimbursed.

- If you have an ACA plan, we will need to get permission to cancel or transition your policy to your spouse as policyholder to be effective for the day Medicare takes effect. Our office will also handle the changes in Echo for the monthly premium payments. **This communication is vital to occur prior to the Medicare effect date.**

Documentation for Reimbursement

Employees who enroll in Medicare by an agent outside our office will need to provide documentation for reporting to be reimbursed correctly.

- Documentation will need to be given to HR personnel for verification and substantiation. Any changes to the portal will need to have a Qualifying Event added and the individual's portal updated.
- Documentation includes:
 - Part B invoice or Social Security letter showing the Part B premium and any IRMAA charges; REQUIRED for ALL Medicare reimbursements beyond the current year's base rate.
 - REQUIRED for all individuals who used an outside broker. If the individual has an MAPD; they will only have one invoice/bank statement that is going to be sent. If the individual chose a Medicare Supplement plan, they will send invoice/bank statement for both the Medicare Supplement and the PDP.
 - Medicare Supplement – invoice or bank statement showing the name of the carrier as proof of the expense
 - Prescription Plan (PDP) – invoice or bank statement showing the name of the carrier as proof of the expense
 - Medicare Advantage Plan (MAPD) – invoice or bank statement showing the name of the carrier as proof of the expense

Retirement/Leaving Employment

Any employee of Medicare age who is leaving the company or retiring, should be reported to the ezICHRA team. This will allow us to maintain our records and remove them from your company's listing. They will still continue to work with us regarding their Medicare if one of our agents is the broker of record; however, they will be responsible for their Medicare expenses without reimbursement from the company.