

## MMC\_Phil\_Working\_Past\_65\_Small\_Employer

*Gentle music plays as two speech bubbles with text appear over a blue background.*

ON SCREEN TEXT: Medicare  
Conversations  
Working Past 65...

*A question appears beside an animation of a small office building.*

ON SCREEN TEXT: "My employer has  
fewer than 20  
employees, what  
about Medicare?"

*An older man wears glasses and a suitcoat as he interviews. A pile of books sits on an end table beside him.*

ON SCREEN TEXT: Phil Moeller,  
Author and  
Medicare Expert

ON SCREEN TEXT: Medicare  
Made Clear®  
by UnitedHealthcare®

PHIL: Hi, I'm Phil Moeller. I write articles and books about retirement and health care, and I've written a lot of pieces about Medicare. Among the questions I get asked, one of the most frequent questions is, "What do I do when I'm approaching 65, I plan to continue to work, but I work for a small employer?"

*A timeline extends out to 65, then the number 65 turns into a birthday cake. The cake turns into a briefcase. A line extends up to a woman beside a small office building. Text appears below the images.*

ON SCREEN TEXT: Fewer than 20 employees

PHIL: There is an initial enrollment period that's pretty long. It can be seven months if you're turning 65 and you have to get Medicare. You don't want to wait seven months.

*Seven blue bars appear, and one has birthday candles. A bracket extends over them with text.*

ON SCREEN TEXT: Initial Enrollment Period  
7 months

PHIL: You don't want to have a break in coverage. So, I urge people to assume that this is a decision they need to make in a pretty timely basis.

*A white circle labeled Employer plan appears beside text.*

ON SCREEN TEXT:       “Can I keep my  
                                  employer plan?”

PHIL: In most cases, when a person is about to turn 65 and they work for what I'll call a small employer with fewer than 20 people, they have to get Medicare.

*A woman appears between two circles: a white Employer plan primary coverage circle and a smaller blue Medicare secondary coverage circle. The circles swap places, and Medicare becomes the primary coverage.*

PHIL: When that happens, their employer plan moves from being primary insurance provider to secondary insurance provider. What does that mean? It means Medicare becomes the primary insurance provider. However, as you may know, Medicare doesn't cover everything. And so, having that secondary employer coverage can be very important to you. How important? Well, it depends on your employer plan. And one of the pieces of work you need to do before you turn 65 is make sure you understand how your employer coverage will work once it's no longer primary, but secondary coverage.

*A box gets checked off on a list.*

ON SCREEN TEXT:       Understand  
                                  how your employer  
                                  plan will work

PHIL: Some employer plans provide great secondary coverage, some not so great. You need to figure out which one applies to you.

*Two office buildings appear. One has a bubble with three dollar signs over it, the other has a bubble with just one dollar sign.*

PHIL: In particular, a lot of so-called retiree plans will continue to provide pretty good secondary coverage for things that Medicare doesn't fully pay for.

*Two big circles labeled Retiree coverage and Medicare appear. A small circle with an umbrella labeled Secondary coverage appears between them. A blue circle pops out of Retiree coverage and goes toward Secondary coverage. Another circle labeled drug coverage appears, and Retiree coverage covers that one, too. Two circles emerge from the Medicare circle and go toward Secondary coverage and Drug coverage.*

PHIL: They may also provide pretty good drug coverage, and this is an important consideration because Medicare can cover all of those things as well. You need to understand what's going to be covered, what's not going to be covered. Once you know that, then you can approach the Medicare decision because getting Medicare, of course, doesn't just mean one thing.

*A prescription pill bottle appears beside a question.*

ON SCREEN TEXT:       “Do I need to get  
                                  a Part D plan?”

PHIL: It could be, for example, that your employer plan does a really good job of picking up things that Medicare doesn't pay for.

*A blue Medicare circle and a white Employer plan circle appear below four little circles. Medicare covers circles labeled Emergency care and Primary care, and the Employer plan covers circles labeled Drug coverage and Supplemental coverage.*

PHIL: If that's the case, probably getting just Medicare A and B is okay for you. If your employer plan does not cover drugs, then you're going to want a Part D plan as well.

*A line goes through a pill in a circle marked Employer plan. A Part D plan circle appears with a pill in the middle.*

PHIL: Your job is to make sure you understand how your employer plan works. If you do get drug coverage through your employer, it has to be creditable, meaning it has to be at least as good as a typical Part D plan.

*A blue Medicare drug coverage circle and a white Employer drug coverage circle appear. Prescription pill bottles and pills fill each circle, and an equals sign appears between them.*

PHIL: If so, you're fine. If not, even though your company may offer secondary drug coverage, you probably still need to get a Part D plan.

*A blue circle with the word Medicare in the middle appears beside text.*

ON SCREEN TEXT:        “What types of  
                                  Medicare coverage  
                                  are there?”

PHIL: While you can get Parts A and B, you can get them in more than one way. So, you could get traditional Medicare, which is A and B, maybe a Part D plan, but you can also get a Medicare Advantage plan.

*A set of three circles labeled Original Medicare are labeled Part A, Part B, and Part D. A larger circle labeled Medicare Advantage encompasses the Original Medicare plan. A plus sign in a bubble also appears, along with icons of a sneaker, otoscope, glasses, and a tooth labeled Gym membership, Hearing, Vision, and Dental.*

PHIL: In that case, you get A and B, usually with a Part D drug plan folded in, and you also get some supplemental coverages that aren't available with original Medicare. You can get gym memberships, you can get hearing, vision, dental coverage. These are all things you should pay attention to. And most of all, you need to pay attention to what your health profile is and what your care needs are likely to be, and you also need to pay attention to what your out-of-pocket costs are going to be. For example, there could be some plans that have look terrific on paper with low premiums but end up being very expensive if you use them.

*A document labeled Example Plan advertises Low premiums, but then dollar signs appear with the words Copay, Coinsurance, and Drugs.*

PHIL: So, how much health care are you going to use and what's the best insurance plan to provide you the health care you need?

*Text appears beside animated parents and their children.*

ON SCREEN TEXT:        “What about  
                                  my family?”

PHIL: You also need to pay attention to your family. In most cases, your spouse or your children, if they're covered on your employer plan, will continue to be covered on your plan even though you get Medicare.

*A woman splits off from her family and their bubble labeled Employer plan and goes into a blue circle labeled Medicare.*

PHIL: But you need to find this out and make sure that there are not any unpleasant surprises for you. This is especially the case if you decide you may want to just drop your employer plan. It could be, in some cases, just Medicare itself is fine.

*A white and a blue circle appear behind an animated woman, then the white circle disappears.*

PHIL: That's going to depend on the kind of coverage your employer plan provides and also on how much you pay in that premium. Does the premium drop when the plan moves from primary to secondary?

*A circle with a dollar sign labeled Premium shrinks.*

PHIL: These are things you got to pay attention to. And again, if you were to drop that plan, how would you insure your spouse and your kids? Those are very important considerations.

*A lowercase I appears in a circle beside text.*

ON SCREEN TEXT:        “Where do I get  
                                  this information?”

PHIL: Now, normally, I always tell people, "Well, talk to your employee benefits person." But when you think about that for a company that only has 20 employees, the odds of having an employee benefits person are probably not great. In this case, I think you're going to end up, practically, you're going to talk to your health insurer.

*Text appears beside a small office building.*

ON SCREEN TEXT:        “So, what's the  
                                  takeaway?”

PHIL: So, I know we've covered a lot of ground today. I want to make sure you pay attention to what is your secondary coverage like, what kind of Medicare plans do you want, how are you dealing with your Part D drug plan, and is your family taken care of, which you always want to make sure you do.

*A list with colorful circles appears.*

ON SCREEN TEXT: Things to pay attention to:

Secondary  
coverage

Medicare  
coverage

Part D  
coverage

Family  
coverage

*Text appears beside a white question mark.*

ON SCREEN TEXT: “What if I still  
have questions?”

PHIL: I hope this has been helpful to you. If you have any more questions, feel free to go to MedicareMadeClear.com. I'm Phil Moeller and it's been a pleasure spending some time with you.

*A speech bubble with a website appears.*

ON SCREEN TEXT: MedicareMadeClear.com

*A logo appears over a white background.*

ON SCREEN TEXT: UnitedHealthcare®  
  
Medicare  
Made Clear®  
by UnitedHealthcare®

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