

Mysteries of Medicare – Updating Contact Information When You Move

Do you have Medicare and are getting ready to move? One to two months before the move make sure that you update Social Security and your insurance carrier. If you are receiving any level of assistance from your state, such as Medicaid, notify the appropriate agency in your home area.

The quickest way to change your address for Social Security and Medicare accounts is to go to the website, www.ssa.gov. If you have a MySocialSecurity account, you can make the change through that account. If you don't have one, it is easy to open one. Alternatively, you can call 1-800-772-1213 Monday-Friday 7am to 7pm or visit your local office. If you receive benefits through Railroad Retirement, call the Railroad Retirement Board at 1-877-772-5772 Monday-Friday 9am to 3:30pm.

If you have a Medigap plan (officially called a Medicare Supplement), contact them to see how to change your address. You can usually keep that plan, even if moving out of state. However, your premiums may change; ask about this when speaking to the insurer. There are two exceptions to being able to keep your plan: 1) if moving in or out of Massachusetts, Wisconsin, or Minnesota, all of which have different Supplements than the other states, and 2) if you have a Medicare SELECT plan. These use hospital networks, thus limiting their service areas. They are not sold in Pennsylvania. If losing coverage for either of these reasons, you have a guaranteed issue right to buy certain Medigaps within about 2 months of your move. If you can keep your current plan, but find that the premiums at your new address will increase significantly, you may want to shop for a new Medigap. In this situation you have no guaranteed issue rights, which means you may be turned down if you have certain pre-existing conditions. Consult the State Health Insurance Assistance program (SHIP) in your new state (PA MEDI in Pennsylvania) for more details.

Part D (Prescription Drug) plans have coverage areas. Check with your plan to see if it will still cover you in your new home. If not, you will have a Special Enrollment Period (SEP) to get a new plan that starts one month before your move and lasts 2 months after. To assure seamless coverage, pick a new plan the month ahead of your move. A SHIP counselor can help you.

Similarly, Part C plans (Medicare Advantage) have coverage areas. Your current plan can tell you if you will be covered at the new address. If not, you can switch to a new plan or go back to Original Medicare. The SEP for getting a new Medicare Advantage plan is the same as that for Part D plans described above. Should you choose Original Medicare, you will have a guaranteed issue period to obtain certain Medigap plans without health questions, and an SEP to enroll in a Part D plan.

If you are receiving any level of assistance from your state, the appropriate agencies must be notified of your move. For Medicaid in Pa., call the Consumer Service Center for Health Care Coverage at 1-866-550-4355 or your County Assistance Office (The Chester Co. number is 610-466-1000.) Pennsylvania residents who have PACE or PACENet can call 800-225-7223. Since these programs are funded by the state, you will lose this coverage if you move to a different state and have to reapply. Note that the Extra Help program is federal, so it will follow you based on your change of address with Social Security.

For assistance in Chester County with this or other Medicare-related issues, contact a PA MEDI counselor by calling your local senior center to set up an appointment or by calling our helpline at 610-344-5004, option 2. A counselor will call you back within one business day. Due to continuing COVID-19 concerns, most appointments are being handled over the phone or by video conferencing.

Formerly known as APPRISE, PA MEDI is Pennsylvania's statewide program of free insurance consultation for the Medicare-eligible. Visit our website at www.chesco.org/477/PA-Medicare-Education for more information.