

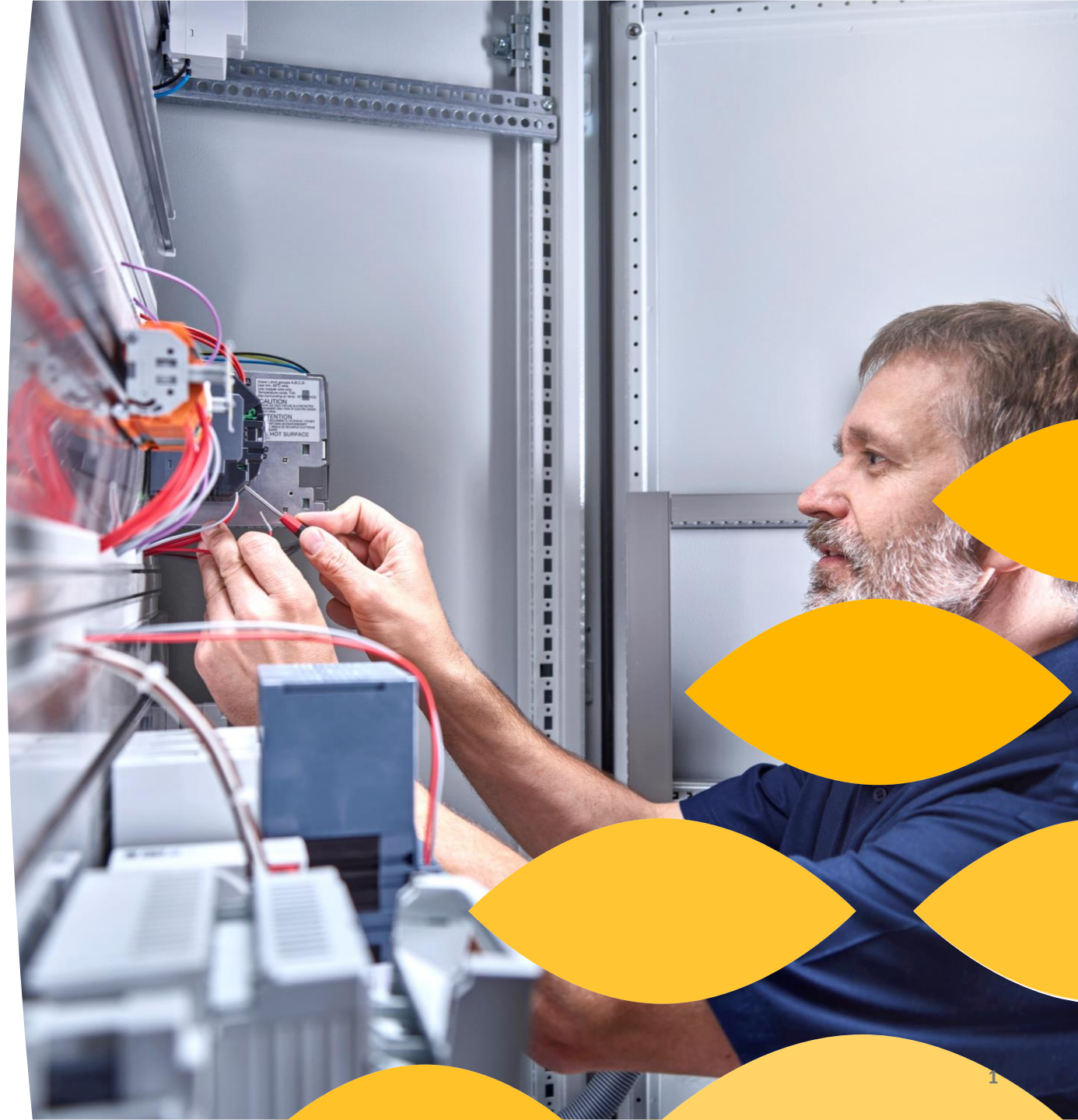


Good Health is Good Business Conference Series

Supporting an aging workforce

Topics:

- Health in the headlines
- Health and wellness of older workers
- Community resources for older workers
- What you need to know about Medicare





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VP Operations
Northern Light
Beacon Health



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Legal Disclosure:

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Ask us questions – give us feedback – this hour is for you

- Please use the **Q and A** function to ask your questions at anytime.

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1. I am able to apply the tools and guidance provided today to support my workplace and/or employees.*
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
2. The information provided today was easy to understand and relevant.*
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
3. How likely are you to recommend the Business to Business Zoom Conference series to a fellow colleague and / or Maine employer?*
- Very Likely
- Likely
- Neutral
- Unlikely
- Very Unlikely
4. How likely are you to attend one of our Business to Business Zoom Conferences in the future?*
- Very Likely
- Likely
- Neutral
- Unlikely
- Very Unlikely
5. What topic(s) would you like us to focus on in the future?

Done

Health in the Headlines

What an employer should know about Medicare

WHO WE ARE

Carroll Harper & Associates Inc. is a Managing General Agency with Locations in Bangor, Portland and Southwest Harbor, Maine. Carroll Harper, Jay Pearl and Carter Pearl along with our dedicated staff provide service to thousands of Medicare Beneficiaries We have 34 independent advisors for which we provide training and support in the Medicare industry and hundreds who partner with us for Long Term Care insurance planning. We have grown our company to be the premier Medicare Insurance Agency offering only quality Insurance Companies and providing the highest level of service.

Jay Pearl ~ Carroll Harper & Associates Inc 207-775-0062



JAY PEARL



JAY PEARL BEGAN HIS INSURANCE CAREER IN OCTOBER OF 1988 AFTER OBTAINING A BUSINESS MANAGEMENT DEGREE FROM HUSSON COLLEGE. JAY SPENT MANY YEARS SPECIALIZING IN EMPLOYEE BENEFITS AND FINANCIAL PLANNING BEFORE FINDING HIS NICHE IN THE AREA OF MEDICARE PLANNING. IN MORE RECENT YEARS IN ADDITION TO WORKING WITH HIS OWN CLIENTS JAY HAS RECRUITED AND TRAINED DOZENS OF INDEPENDENT MEDICARE PRODUCERS. WE WANT TO BUILD A GROUP OF PROFESSIONALS THAT CAN BE HELD TO THE HIGHEST STANDARDS. THROUGH DEVELOPING A UNIQUE EDUCATIONAL APPROACH TO MEDICARE PLANNING AND SHARING IT WITH OTHERS WE STRIVE TO MAKE THE INDUSTRY BETTER. JAY MAINTAINS A PARTNERSHIP WITH FINANCIAL BENEFIT SERVICES CORPORATION AND IS FREQUENTLY CALLED UPON BY EMPLOYERS THROUGH OUT NEW ENGLAND TO EDUCATE AND ASSIST THEIR EMPLOYEES IN THE AREAS OF MEDICARE AND FINANCIAL PLANNING

Jay Pearl ~ Carroll Harper & Associates Inc 207-775-0062



HOW DO I BECOME MEDICARE ELIGIBLE?

YOU ARE ELIGIBLE FOR MEDICARE WHEN YOU BECOME 65 YEARS OLD

OR

YOU ARE ELIGIBLE FOR MEDICARE WHEN YOU HAVE BEEN RECEIVING SOCIAL SECURITY DISABILITY INCOME CHECKS FOR 24 MONTHS

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I AM NOW ELIGIBLE FOR MEDICARE.... HOW DOES THE ENROLLMENT WORK??

IF YOU ARE RECEIVING A SOCIAL SECURITY MONTHLY RETIREMENT PAYMENT PRIOR TO AGE 65, OR, IF YOU HAVE RECEIVED SS DISABILITY PAYMENTS FOR 24 MONTHS, YOU ARE AUTOMATICALLY ENROLLED IN MEDICARE A & B.

IF NOT, YOU MUST BE PROACTIVE AND BEGIN YOUR ENROLLMENT STARTING 3 MONTHS PRIOR TO THE MONTH YOU TURN AGE 65.

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WAYS TO ENROLL IN MEDICARE:

ONLINE AT SSA.GOV/MEDICARE

(Will Require a My Social Security Account Login to Complete Enrollment)

1.800.MEDICARE

SOCIAL SECURITY OFFICE

(Generally Done Via a Scheduled Telephone Appointment)

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INITIAL ENROLLMENT PERIOD

THIS ENROLLMENT PERIOD BEGINS 3 MONTHS PRIOR TO THE MONTH YOU TURN AGE 65 AND LASTS FOR THREE MONTHS AFTER

IF YOU ENROLL DURING ANY OF THE 3 MONTHS PRIOR YOUR BENEFITS START ON THE FIRST OF THE MONTH OF YOUR 65TH BIRTHDAY

IF YOU ENROLL IN THE MONTH OF YOUR 65TH BIRTHDAY OR IN THE 3 MONTHS FOLLOWING YOUR BENEFITS START THE FIRST OF THE MONTH FOLLOWING THE MONTH YOU MAKE APPLICATION

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SPECIAL ENROLLMENT PERIODS

SPECIAL ENROLLMENT PERIODS ALLOW PEOPLE AFTER THE AGE OF 65 TO SIGN UP FOR MEDICARE SHOULD THEY EXPERIENCE CERTAIN EVENTS.

THE MOST COMMON “SEP” ENROLLMENT APPLIES TO SOMEONE WHO HAS DELAYED RETIREMENT AND REMAINED COVERED UNDER A QUALIFIED EMPLOYER SPONSORED GROUP INSURANCE PLAN. THIS “SEP” CAN BE AT THE START OF ANY MONTH ALTHOUGH TIMING REQUIRED MAY BE LONGER TO APPLY AND RECEIVE CONFIRMATION

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AM I REQUIRED TO ENROLL IN MEDICARE PART A & B?

NO - IF YOU ARE COVERED BY A GROUP HEALTH PLAN AND THE EMPLOYER HAS MORE THAN 20 EMPLOYEES YOU MAY DEFER MEDICARE ENROLLMENT WITHOUT PENALTY

GENERALLY PEOPLE WILL ENROLL IN MEDICARE PART A WHEN THEY TURN AGE 65 BUT THERE ARE SITUATIONS WHERE THEY MAY DEFER ENROLLMENT

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HOW DOES MEDICARE WORK WITH HEALTH SAVINGS ACCOUNTS??

YOU CAN NOT CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT IF YOU ARE ENROLLED IN ANY PART OF MEDICARE. YOUR CONTRIBUTIONS MUST BE PRORATED FOR THE YEAR THAT YOU ENROLL IN MEDICARE. IF APPLYING AFTER 65TH BIRTHDAY MEDICARE WILL GENERALLY BACKDATE THE EFFECTIVE DATE 6 MONTHS BUT NOT FURTHER THAN THE MONTH YOU TURNED 65

YOU MAY CONTINUE TO USE YOUR EXISTING HEALTH SAVINGS ACCOUNT BALANCE FOR ELIGIBLE EXPENSES INCLUDING MEDICARE PART B PREMIUMS

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MEDICARE AND COBRA

MEDICARE DOES NOT CONSIDER COBRA TO BE “CREDITABLE”
COVERAGE. MEDICARE WILL BE PRIMARY PAYOR IF AN INDIVIDUAL IS
OVER 65 AND ENROLLED IN COBRA

AN EMPLOYEE SHOULD NOT MAINTAIN COBRA BEYOND MEDICARE
ELIGIBILITY AND SHOULD ELECT MEDICARE WHEN ELIGIBLE. COBRA
DOES NOT ALLOW AN EMPLOYEE TO SIGN UP USING A SPECIAL
ENROLLMENT PERIOD

PART A & B PREMIUM PENALTIES WILL APPLY FOR LATE ENROLLMENT

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OUR PROCESS

1. Initial Discussion – Used for basic fact finding

- Includes a discussion to identify the specific circumstances of each person and the timeline for obtaining coverage.

2. Assistance With Forms to Complete Original Medicare Enrollment

- Includes an explanation of the options for completing this enrollment and assistance with online applications and employer information forms when applicable.

3. Medicare Education & Plan Discussion

- Hold either In-Person at one of our offices or via Zoom/Microsoft Teams. Complete Medicare Education, Discuss our plan analysis and explain options including if applicable any Retiree plan options.

4. Assist With Enrollment Applications – Ongoing Service

- Complete all program enrollments. Assist with any coverage questions, administration of plans. Discuss annually to determine best coverage options / plans.

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Roundtable Discussion: Ask us your questions using the Q and A function



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Tools you can use:

[Webinars | Northern Light Beacon Health \(northernlighthealth.org\)](https://www.northernlighthealth.org)

Good Health Is Good Business – Business to Business Zoom Conference Series

As an employer, we are right here with you, navigating the same uncharted COVID-19 waters you are. We have learned a thing or two along the way and we want to share with you. As a healthcare system, Northern Light Health has in-house experts who can offer guidance to help you safely welcome your employees, customers, volunteers, and students. We are working through these concerns every day in our ten hospitals and at our more than 100 other locations across Maine. We look forward to helping you!

Attendees are asked to join the conference by Zoom and listen to audio using your computer only. Please do not dial in while also connected via your computer. The dial-in number is for those not joining by computer. This will help accommodate a larger number of participants. See you Thursday!



March 23, 2023

Supporting an Aging Workforce

A one-hour conference focused on supporting the health and wellness of an aging workforce. Topics include community resources for older workers and what you need to know about Medicare.

[Register Now](#)

Past Webinars



February 9, 2023

Leading Through Challenging Times - Forming New Partnerships to Deliver on a Promise

[View Resources](#)



January 12, 2023

Hey Maine, How Are YOU?

[View Resources](#)



December 8, 2022

Collectively improving quality of life across Maine

[View Resources](#)

Register and Save the Date - Thursday, April 13th

Generational Differences in the Workplace

- Understanding perceptions of generational differences
- How to change the narrative on perceived generational differences
- Generational differences in recruitment strategies



One-hour Zoom Conferences
Moderated forum with Q and A
presented by Northern Light Health

ZOOM Business to Business Conference Series

GOOD HEALTH IS GOOD BUSINESS

Generational Differences in the Workplace

Thursday, April 13 at 11 am

The Zoom meeting ID will be sent to you upon registering



Learn how to support your employees and your customers to operate a safe and healthy business.

Topics will include:

- Understanding perceptions of generational differences
- How to change the narrative on perceived generational differences
- Generational differences in recruitment strategies

Our Speakers:

Catharine MacLaren, Ph.D., LCSW, CEAP, SHRM-SCP
Vice President, Talent & Diversity
Northern Light Health

Jim Jarvis, MD, FAAFP
Senior Physician Executive, Incident Command
Northern Light Health
Director, Clinical Education Northern Light Eastern Maine Medical Center

Moderated by:

Ed Gilkey, MD, MS, MBA, CPE
Senior Physician Executive
Northern Light Beacon Health

PLEASE REGISTER
BY CLICKING HERE
BEFORE JOINING THE MEETING

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Please contact Karen Hawkes for more information khawkes@northernlight.org

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