

## Potential T65 Client Scenarios

### **CLIENT SCENARIO:**

Scenario 1: Jane, Healthy and Employed Jane is turning 65 and is currently employed with a private health insurance plan provided by her employer. She is in good health and rarely needs medical services. Her employer's health insurance plan is comprehensive and covers her needs adequately. Jane is wondering if she should enroll in Medicare or continue with her current employer-sponsored plan.

Scenario 2: John, Retired with Chronic Health Conditions John recently retired at the age of 64 and has several chronic health conditions, including diabetes and hypertension. He doesn't have access to retiree health benefits or any other form of health insurance. John is concerned about the costs of medical care and is considering enrolling in Medicare.

Scenario 3: Sarah, Travels Extensively Sarah is an adventurous individual who loves traveling and spends a significant portion of the year abroad. She is turning 65 and wants to make an informed decision about enrolling in Medicare. Sarah is concerned about whether Medicare will provide coverage while she is outside of the United States.

Scenario 4: Mark, Self-Employed with Limited Income Mark is a self-employed individual with a limited income. He does not have access to employer-sponsored health insurance and has been paying for his own health insurance plan, which is becoming increasingly expensive. Mark is considering whether he should switch to Medicare for more affordable coverage.

Scenario 5: Lisa, Retired with Medicare-Eligible Spouse Lisa is turning 65, and her spouse, who is also turning 65, is already enrolled in Medicare due to disability. Lisa is currently covered under her spouse's employer-sponsored health insurance plan. She is unsure whether she should enroll in Medicare or continue with her spouse's plan.

Scenario 6: Michael, Veteran Eligible for VA Benefits Michael is a military veteran who is turning 65. He is eligible for Veterans Affairs (VA) healthcare benefits due to his military service. Michael wants to understand if he should enroll in Medicare or solely rely on his VA benefits.

Scenario 7: Emily, Part-Time Employee with Limited Income Emily is turning 65 and works part-time with a low income. Her employer does not offer health insurance benefits, and she cannot afford to purchase private insurance. Emily is unsure if she should enroll in Medicare or explore other options for affordable healthcare coverage.

Scenario 8: David, Healthy and Planning to Work Past 65 David is in good health and plans to continue working past the age of 65. His employer offers comprehensive health insurance coverage, and he has no immediate need for Medicare. David is uncertain if he should enroll in Medicare or wait until he retires.

Scenario 10: Robert, High-Income Earner with Employer-Sponsored Insurance Robert is turning 65 and works for a large corporation that offers comprehensive health insurance

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coverage to its employees. He has a high income and is concerned about the potential costs of Medicare. Robert wants to determine if enrolling in Medicare would be beneficial for him.

Scenario 11: Maria, Immigrant without Permanent Residency Maria is turning 65 and is an immigrant without permanent residency status. She has lived and worked in the United States for several years and has paid into Medicare through payroll taxes. However, Maria is unsure if she is eligible for Medicare due to her immigration status and wants to understand her options.

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Advice 1: Based on Jane's situation, she may consider delaying Medicare enrollment. If her employer's health insurance plan provides comprehensive coverage and she is satisfied with it, she can delay enrolling in Medicare Part B (medical insurance) without incurring any penalties. However, she should carefully review her employer's plan and compare it with Medicare to ensure it meets her needs both now and in the future.

Advice 2: Given John's health conditions and lack of alternative health insurance, enrolling in Medicare is likely the best option for him. Medicare can provide comprehensive coverage for his healthcare needs, including doctor visits, prescription drugs, and necessary treatments. John should explore the different parts of Medicare (Part A, Part B, Part C, and Part D) to understand which coverage options suit his specific requirements.

Advice 3: Considering Sarah's frequent travels, she should be aware that Medicare's coverage outside of the United States is limited. Most routine care and medical services received outside the country are not covered by Medicare. However, in case of emergencies, Medicare Part B may provide limited coverage. Sarah should explore alternative options such as purchasing additional travel insurance that covers medical expenses while abroad or consider Medicare Advantage plans that may offer additional coverage for travel.

Advice 4: Given Mark's limited income and the rising costs of his current health insurance, enrolling in Medicare can provide him with more affordable coverage options. Medicare offers various programs to help individuals with limited income, such as Extra Help for prescription drug costs and Medicare Savings Programs that assist with premiums and other out-of-pocket expenses. Mark should explore these programs to determine if he qualifies and can benefit from the financial assistance Medicare provides.

Advice 5: In this scenario, Lisa should carefully evaluate her options. She can either enroll in her own Medicare coverage or continue under her spouse's employer-sponsored plan if it allows coverage for Medicare-eligible dependents. Lisa should compare the costs, coverage, and benefits of both options to determine which one best suits her healthcare needs. Additionally, she should consider potential changes in coverage and costs if her spouse's employment situation changes or they divorce.

Advice 6: For veterans like Michael, it is important to evaluate the combination of VA benefits and Medicare. While VA benefits provide comprehensive coverage, including hospital care, primary care, and prescription drugs, there may be certain limitations, such as restricted access to non-VA providers or facilities. It is generally recommended that veterans enroll in both VA benefits and Medicare to have a broader range of healthcare options and coverage. Michael should consult with the VA and Medicare to understand how the two systems work together and ensure he can access the necessary care when needed.

Advice 7: Given Emily's limited income and the unavailability of employer-sponsored or private insurance, enrolling in Medicare can provide her with access to affordable healthcare coverage. She should explore Medicare Savings Programs, which can help with

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premiums, deductibles, and other out-of-pocket expenses based on her income level. Additionally, she should research Medicaid eligibility in her state, as it can provide additional coverage options for individuals with low income.

Advice 8: Since David plans to work past 65 and has access to employer-sponsored health insurance that meets his needs, he may consider delaying Medicare enrollment without incurring penalties. If his employer's plan is considered creditable coverage (as good as or better than Medicare), David can enroll in Medicare Part B at a later date without facing late enrollment penalties. He should review the specifics of his employer's plan and consult with his benefits administrator to ensure a smooth transition when he decides to retire.

Advice 10: Given Robert's high income and access to employer-sponsored health insurance, he should carefully evaluate the costs and benefits of Medicare compared to his current plan. Depending on his employer's coverage and benefits, it's possible that his current plan provides more extensive coverage or additional perks that might not be available through Medicare alone. Robert should review his employer's plan details, including premiums, deductibles, and out-of-pocket costs, and compare them to the costs associated with Medicare. Consulting with a licensed insurance agent or benefits specialist can help him make an informed decision based on his specific financial and healthcare needs.

Advice 11: Medicare eligibility is generally based on age and work history, regardless of immigration status. If Maria has worked and paid into Medicare through payroll taxes for at least ten years (or forty quarters), she may be eligible for Medicare benefits. It is recommended that Maria contact the Social Security Administration or consult with a qualified immigration attorney to determine her eligibility for Medicare based on her specific immigration status. Additionally, she should explore any other healthcare options available to her, such as Medicaid or state-specific health programs for immigrants.