

RASC's Medicare Compliance Guide for Members Living Outside of California

UC's Medicare policies require that if you (your household) qualify for Medicare based on age, you must enroll in both Parts A & B and coordinate Medicare with UC's Medicare Coordinator program Via Benefits. In this guide, you will learn eligibility rules, the steps for enrolling into Via Benefits, how to stay compliant with UC's Medicare policies, and the resources available as you navigate this process.

Please view the rules of eligibility and the steps for enrolling into Via Benefits below.

To be eligible for Via Benefits you (and your enrollees) must:

- Be qualified for Medicare due to age (65+) and enrolled in both Medicare Part A and B.
- Live in a US state outside of California.
- Be eligible for UC retiree health insurance.

You are not eligible for Via Benefits, if any of the following is true:

- If you or your enrollees are under 65.
- You or your enrollees are recipients of UCRP Disability Income.
- You or your enrollees' eligibility for Medicare is due to a disability, including End Stage Renal Disease (ESRD).
- You chose to receive a lump sum when you retired.

To stay compliant and avoid the Medicare offset premium:

- You must enroll in Medicare Part A and B, and
- Enroll into a UC Medicare plan

UC's Medicare Coordinator Program Enrollment

You can enroll for a UC Medicare plan through UC's Medicare Coordinator Program, Via Benefits, before May 1st, 2024. You can find out how to be compliant by reading the steps below to enroll into UC's Medicare Coordinator Program, Via Benefits:

Enrolling into UC's Medicare Coordinator Program is a 3-step process:

1. Enroll into Medicare Part A and Part B
 - a. Contact Social Security
 - i. Apply online on the Social Security website, at www.ssa.gov/medicare/sign-up.
 - ii. Call the Social Security Administration at 1-800-772-1213.

If you are not eligible for premium-free Medicare Part A, please provide documentation of your ineligibility by faxing documents to RASC or by sending a message through UCRAYS. You can submit a letter from the Social Security Administration highlighting your ineligibility for Medicare. If you do not qualify for Medicare under your own record, keep in mind you could qualify under that of a current, former, or deceased spouse. Contact Social Security to check your eligibility.

2. Complete and submit a UC Change Form (UBEN 100) to enroll in Via Benefits with RASC. If you recently moved or plan to move again, please ensure you are also updating your address on the form.
3. Via Benefits will reach out to you directly to get you enrolled in a local plan through the Medicare Coordinator Program. Then, you will have access to the HRA funding.

You can also avoid the Medicare offset premium if you suspend your UC coverage. If you suspend your UC health coverage, it is recommended that you have other creditable coverage. Below, you will find more information on the UC Change Form (UBEN 100). You can use this form to suspend your UC coverage, and by doing this, you will not be charged an offset penalty. If you suspend your UC coverage, you will no longer be covered by UC, so it is recommended that you have another source of creditable coverage. Members that suspend their UC coverage can only return to UC during Open Enrollment or during an Involuntary Loss of Coverage (loss of coverage at no fault of your own, including loss of a job).

UC Change Form

- [UBEN 100](#) – For enrollment into Via Benefits, changes to your plan, address, or to suspend your UC coverage.

What happens if I move back to California while enrolled in the MCP?

1. All covered members should remain in the MCP through the end of the year. You should verify with Via Benefits to see if you are in the service area of your current plan(s). If you are not in the service area, you need to enroll in new Medicare plans through Via Benefits.
2. Members have choices during Open Enrollment
 - If you want to stay in the MCP, participate in the Medicare Open Enrollment with Via Benefits between October 15 and December 7 if you want to make a medical plan change, or do nothing if you are happy with your current plan. Plan changes must be made through Via Benefits to retain your HRA eligibility and funding for the new year, OR
 - If you want to return to a UC Medicare plan, participate in the UC Open Enrollment by submitting a UBEN 100 and the appropriate Medicare assignment form for each enrollee to RASC for UC Medicare plan enrollments.

Take Action to Stay in Compliance with UC Policies

- If you are a retiree that is 65 and older, you must enroll into Medicare Part A and Part B. Contact Social Security to apply.
- If you are not eligible for Medicare premium-free Part A and Part B, please send RASC proof from the Social Security Administration or CMS advising that you are not Medicare-eligible.
- If you are a retiree, have Medicare Part A and Part B, and are living outside of California, you must enroll in a Medicare plan through Via Benefits. Please ensure RASC has your most up-to-date address. You can send in a UBEN 100 to update your address and/or enroll in Via Benefits (check the box for Via Benefits to enroll).

- If you have creditable coverage outside of UC, and do not want to continue your UC coverage, you can suspend your UC coverage by submitting a UBEN 100 and include a date when you would like your UC health coverage suspended.

(scroll down for more information)

Here is how we can help:

- We are accepting and processing your forms as soon as possible. Here are a few ways to send your forms to RASC.
 - For the quickest processing, please fax in your forms to 1-800-792-5178.
 - Send RASC a secured message through your UCRAYS account.
 - Send your documents via snail mail to (please note that this will take the longest):
 - UC Retirement Administration Service Center
P.O. Box 24570
Oakland, CA 94623-1570

- We are currently hosting weekly Q&A sessions on Tuesdays at 12:00pm-1:00pm and monthly educational webinars on every 4th Thursday of the month at 10:00am-11:30am (from January until the end of April).
 - Register for a weekly Q&A session here: <https://bit.ly/RASCWeeklyMedicare>
 - Register for a monthly webinar here: <https://bit.ly/RASCMedicareMonthly>

- For local assistance, you can contact your location's Health Care Facilitator Program; for contact information, go to <https://bit.ly/RASCHCF>.

- Our call waiting times have improved. Please get in touch with RASC Member Services at 1-800-888-8267 between 8:30am and 4:30pm and send a secure message via UCRAYS.

- For more information on Via Benefits, visit <https://bit.ly/RASCVia>.

- You can visit the [Enrolling in Medicare page on UCnet](#) for more information including special considerations for members enrolled in the Health Savings Plan: <https://bit.ly/RASCMediRM>.

- For up-to-date retiree resources, check out [our new RASC portal](#): <https://bit.ly/RASCportal>.