

FAQ (Frequently Asked Questions) - Spouse Medicare and the Alliance Health Plan “Small Employer” (Employer with fewer than 20 employees)

When is my Medicare Age-Eligibility Date?

The 1st day of the month of your 65th birthday, unless your birthdate falls on the 1st of a month. If your birthdate is the 1st day of the month, your Medicare-eligibility date is the 1st day of the month prior to your 65th birthday. (For example: DOB 7/15/1961 = Medicare 7/1/2026. DOB 7/1/1961 = Medicare 6/1/2026.)

Am I required to enroll in Medicare?

If your spouse’s employer has fewer than 20 employees and you choose to continue coverage on the Alliance Health Plan once eligible for Medicare, the Alliance Health Plan requires you to enroll in Medicare Parts A (Hospital) and B (Outpatient/Doctor visits) **effective your Medicare age-eligibility date, because Medicare will become Primary payer of your medical claims.** (If you do not qualify for Social Security or have not yet earned enough quarter hours for premium-free Part A, you are still required to enroll. You will either have to pay monthly Part A premiums **OR** you may qualify for cost-free Part A based on your spouse’s work history if your spouse is **62+** years of age. To find out if you are eligible for premium-free Part A through your spouse’s work history, you must call the Social Security Administration at 800-772-1213.)

When I become eligible for or enroll in Medicare, does health coverage on the Alliance Health Plan automatically end?

No. Alliance Health Plan coverage does not end at age 65. You can enroll in Medicare and remain enrolled in the Alliance Health Plan. Your coverage will not end unless your spouse submits a change form to Alliance Benefits to terminate your coverage, or your spouse goes off the plan.

If I am enrolled in Medicare, what happens to my spouse’s employee HSA (Health Savings Account)?

The HSA account provided to eligible employees enrolled in the Alliance Health Plan is owned by the employee and is a savings account only in the employee’s name. Eligibility and contribution limits for an HSA are solely determined by the health coverage of the **owner** of an HSA. If you choose to enroll in Medicare and you remain on your spouse’s Alliance Health Plan coverage, your Medicare status will have no effect on your spouse’s HSA eligibility.

Per IRS guidelines, the annual maximum contribution amount to an HSA is determined by the owner’s enrollment coverage tier. If you end coverage on the Alliance Health Plan and this changes your spouse’s enrollment to Employee Only coverage, the IRS annual contribution maximum will be reduced.

If I am enrolled in the Alliance Health Plan and Medicare, which plan pays my medical claims?

If your spouse’s employer has fewer than 20 employees, your Alliance Health Plan coverage will change to Secondary payer of medical claims. The Alliance Health Plan requires you to enroll in Medicare Part A (Hospital) and Part B (Outpatient/Doctor visits) because Medicare will be Primary payer of your medical claims.

Which medical ID card do I give to my doctor and other medical providers?

For all medical healthcare visits, including doctor/outpatient or hospital services, present both your Medicare ID card (Medicare Part A & B) and your Alliance Health Plan medical coverage ID card, and tell them your medical coverage is Medicare Primary and your Alliance Health Plan medical plan is Secondary.

Does my spouse or their employer receive a discount to the Alliance Health Plan premium once I am enrolled in Medicare?

No. There is no reduction to the monthly Alliance Health Plan premium when a spouse who remains enrolled on the Alliance Health Plan is also enrolled in Medicare.

Am I required to enroll in a Medicare Part D drug plan for prescription coverage?

You are not required by the Alliance health plan to enroll in Medicare Part D. Prescription coverage on the Alliance Health Plan is **Creditable** by Medicare guidelines. You have the option with Medicare to postpone Part D enrollment while covered on a Creditable employer prescription plan, without a future penalty, as long as you enroll within their guidelines once you no longer have Creditable employer coverage. If you remain enrolled in the Alliance plan and enroll in Medicare Part D drug coverage, Part D will not pay Primary over an employer group prescription plan, so it may or may not be financially beneficial to pay for Part D while you have the Alliance employer group prescription coverage. We recommend you discuss any questions with a licensed Medicare agent.

How can I find assistance in making Medicare decisions?

Alliance Benefits is not a licensed broker and cannot advise participants making healthcare decisions. Our benefit consultant, Acrisure, has a team of licensed agents available to support you with Medicare questions and plan selections. Visit their website [medicare.acrisure.com](https://www.medicare.acrisure.com) for general Medicare information or their number dedicated to our group is **609-810-8201**. Let them know your spouse works for a Small Employer with the C&MA, and the Alliance health plan is requiring you to enroll in Medicare Part A & B if you stay enrolled in your spouse's Alliance plan coverage once eligible for Medicare. Our office will be filing a SEE (Small Employer Exception) Request with Medicare to change your medical payer order to Medicare Primary, if you remain enrolled in your spouse's Alliance plan coverage once you are eligible for Medicare.

The following are links to other resources, intended only to provide an example of resources available as you make Medicare decisions. This is not an endorsement of any organization or their services.

- Medicare website: www.medicare.gov
- Medicare & You Handbook (available in various formats and language options (ex. large print or Spanish)): <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>
- The National Association of Benefits and Insurance Professionals (**NABIP**):
 - [NABIP | Find an Agent](#) Search for a local insurance broker
 - [NABIP | consumer-guide-to-medicare](#) Quick facts on Medicare, The Four Parts of Medicare, etc.
- [eHealthinsurance.com](https://www.ehealthinsurance.com): **eHealth** is a national search option for finding individual health insurance policies including medical, dental, and vision coverage. eHealth also has other resources including Medicare coverage search options.