

Serving Older Consumers

Serving Vulnerable and Underserved Populations: Part 3 of 5



Introduction

This training explores topics related to engaging, educating, and helping consumers who are approaching age 65 or are older than 65, whether through BeWell or other programs, like Medicare.

Main Topics

- Best practices
- Coverage options
- Older immigrant consumers

Best Practices

- To best assist older consumers, assisters should be aware that they may face challenges with the following:
 - Disabilities
 - The need for reasonable accommodations increases with age. Older consumers may have cognitive, hearing, speech, and/or vision disabilities, as well as physical or mobility disabilities.
 - Health literacy
 - Many health problems faced by older consumers may be complicated by low literacy and low health literacy. Assisters may need to spend time explaining health insurance terminology and how health insurance works before helping older consumers compare their health coverage options.
 - Caregivers
 - Older consumers may be accompanied by caregivers. To the greatest extent possible, the consumer should be the focus of the conversation and the primary source of information and decision-making about their health coverage, even when accompanied by caregivers, authorized representatives, guardians, or family members.

Coverage Options

- Older consumers may be eligible for several health coverage options, including Marketplace coverage, job-based coverage, and public programs such as Medicare and Medicaid. Providing older consumers with accurate information about their health coverage options is an important part of assisting them.
 - For example, older consumers may be eligible for one of the following:
 - Older consumers who already have Medicare and are interested in getting health coverage through BeWell (this may also be the case with younger consumers with Medicare); and
 - Older consumers applying for health coverage through BeWell who are not yet eligible for Medicare.
 - To effectively help older consumers and educate them about their options for health coverage, you should understand these programs.

Coverage Options (Continued)



- Older consumers who are ineligible for Medicare or Medicaid may ask for help applying for Marketplace coverage through BeWell. If older consumers cannot afford Marketplace coverage and are ineligible for Medicaid and Medicare:
 - They can be referred to a local community health center for free or low-cost medical and dental care. At a community health center, consumers can get services such as vaccines, prescription drugs, and general primary care. The amount consumers pay for these services depends on their income.
- Ineligible for Medicaid
 - In New Mexico, non-pregnant, non-disabled, adult consumers under age 65 who have income at or below 138% of the federal poverty level (FPL) may be eligible for Medicaid.
 - Individuals over age 65 with income around 138% of the FPL may need to contact the New Mexico Health Care Authority (HCA) to see if they qualify for Medicaid on a different basis, including under one of the Medicare savings programs.

Older Immigrant Consumers



If a consumer is not a U.S. citizen and does not meet other Medicare eligibility requirements, that consumer may be eligible to purchase coverage through BeWell if they are lawfully present in the U.S.



Older Immigrant Consumers (Continued)

- Coverage Facts (continued)
 - In general, to be eligible for Medicare Part B when a consumer is not entitled to premium-free Part A, a consumer must:
 - Live in the U.S.;
 - Be a U.S. citizen or a lawful permanent resident (LPR) having lived in the U.S. for at least five continuous years; and
 - Be age 65 or older. Medicare Part B coverage requires payment of a premium.

Key Points

- Be aware that older consumers may face challenges with disabilities, health literacy, and caregivers.
- Older consumers may be eligible for several health coverage options.
- If a consumer is not a U.S. citizen and does not meet other Medicare eligibility requirements, that consumer may be eligible to purchase Marketplace coverage through BeWell if they are lawfully present in the U.S.



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