



HealthPass New York  
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**Re: Oxford Medicare Estimation – Important Medical Claims Information**

HealthPass Employer,

Recently, Oxford sent out notices to members enrolled in Medicare Part A, but not Medicare Part B, advising of changes to how their plan processes covered services when Medicare is considered as primary coverage. This calculation method is called Medicare Estimation. Medicare eligible members enrolled in a HealthPass/Oxford plan are subject to Medicare Estimation if Medicare is Primary per the criteria below.

|   |
|---|
| Medicare due to Age & Group Size 19 or Less   |
| Medicare due to Disability & Group Size is 99 or Less   |
| Medicare due to End Stage Renal Disease (ESRD) & Medicare is Primary depending on what stage of dialysis treatment member is in |
| Medicare Primary (regardless of reason or groups size) and Not Actively Working (COBRA, State Continuation, Retiree)            |

**Question:**

How are services covered when Medicare Part B is my primary coverage under Medicare rules but I'm not enrolled yet?

**Oxford Response:**

Your plan reduces claim payments. Once you are eligible for Medicare coverage, the amount Medicare would have paid as the primary payer for covered services is estimated and your benefits are reduced by this amount. This is called Medicare Estimation. Benefits for covered services will not be reduced if we are required to pay first under federal law or if you are not eligible for premium-free Medicare Part A.

**Medicare Estimation Example**

| Provider's Billed Amount | Medicare Estimator | Member Copay | Member Responsibility                | Oxford Pays |
|--------------------------|--------------------|--------------|--------------------------------------|-------------|
| \$100                    | 80% (\$80)         | \$10         | \$90<br>(Medicare Estimator + Copay) | \$10        |

**Question:**

When will Medicare Estimation apply and what do I need to do?

**Oxford Response:**

Medicare Estimation will apply to services you get on or after July 1, 2020. This will give you a chance to enroll in Medicare Part B and for coverage to become effective before Medicare Estimation is applied to your claims. **The open enrollment period for Medicare Part B is January 1, 2020 – March 31, 2020.** Please go to [Medicare.gov](http://Medicare.gov) if you have questions about enrolling in Medicare.

For questions about your HealthPass/Oxford coverage, please contact HealthPass NY Client Services department at 888-313-7277 or email [clientservices@healthpassny.com](mailto:clientservices@healthpassny.com).

We value our relationship with you and look forward to continuing to meet your health insurance needs.

Sincerely,  
HealthPass New York