



Frequently Asked Questions For Prospective Members

Senior Care
Plus 

How do I qualify for Senior Care Plus?

You must have parts A **and** B of Medicare. There is **not** an age limit to be eligible for Senior Care Plus, but you must have both these parts of Medicare to be able to enroll.

I am turning 65 soon, how do I enroll in Medicare?

Enrollment in Medicare is done through Social Security. If you are receiving social security benefits, enrollment will be automatic, and Medicare will send you your card. If you are **not** receiving social security benefits, enrollment is **not automatic**. This means that **action is required on your part to enroll**. There are two options for enrolling:

- 1) Make an appointment at your local Social Security office to enroll.
- 2) Visit the [Social Security website](#) and create an online account. If you go this route, allow yourself ample time to create your account and enroll.

You can begin enrolling in your Medicare Parts A and B three (3) months prior to your 65th birthday.

I am losing my employer's coverage, how do I proceed to enroll in a Medicare plan?

If you already have Medicare, retiring or losing employer coverage is considered a special election. If you still need to enroll in your Part B of Medicare, you may do so without penalty as long as you had credible coverage. You can enroll in Medicare with the same steps as above, but you will need to fill out forms 40B and L564. A Senior Care Plus Enrollment Specialist can provide you with a copies of each of these forms.

I am low income, how do I apply for help for my prescription drugs?

You will need to apply for the low income subsidy through Social Security.

Can I enroll in Senior Care Plus if I have Tricare?

Yes. In most cases, Senior Care Plus would become your primary insurance, Tricare would be a secondary.

What will happen if I don't enroll in Medicare during my initial enrollment period?

If you are not eligible for "fee free" Part A, you will be penalized. You will pay a 10% higher premium for twice the number of years you could have had Part A.

If you do not enroll in Part B and do not have coverage based on active employment, you will pay an additional 10% per 12 month period, for the rest of your life.

You will only be allowed to enroll during the "General Enrollment Period", January 1st-March 31st, and it will become effective on July 1.

If you do not enroll in Part D, or have other coverage as good as, or better than Part D, the lifetime penalty is 1% of the average cost of a Part D plan, times the number of uncovered months.

Where can I find the Senior Care Plus provider directory?

You can find the Provider Directory on the Senior Care Plus website and are able to search for both northern and southern Nevada. To search, type in the provider or facility name and click on their details to make sure they accept Senior Care Plus. This will be bolded in black if they are.

If you would like a physical copy of our provider directory to be mailed to your home, please call our Customer Service department at 775-982-3112 for northern Nevada and 702-914-0863 for southern Nevada.

How do I enroll in Senior Care Plus?

You can enroll in Senior Care Plus by visiting any of our offices in person. You can also enroll through our website or over the phone by calling our Customer Service department at 775-982-3112. They will get you in contact with an Enrollment Specialist. You may also enroll on the [Medicare website](#).

When can I enroll in Senior Care Plus?

Just like any insurance, Senior Care Plus has an open enrollment period. Open enrollment is from October 15 to December 7 of every year. If you have a special election, you can enroll onto this insurance as well. Some common examples of special elections include: new to Medicare, new to the service area, low income subsidy, retiring and losing group health coverage. An Enrollment Specialist will be able to further assist you with any other election periods you may have.

What hospitals are you affiliated with?

In northern Nevada, Renown is our hospital. We do also have other hospitals that we are contracted with, just check your provider directory, or look online to see who we are contracted with.

In southern Nevada, we are contracted with the following hospitals: University Medical Center, Mountain View Hospital, Southern Hills Hospital and Sunrise Hospital and Medicare Center.

I just moved into the area, what do I need to enroll?

Just have your new address and your Medicare card handy. Don't forget to let Social Security know that you moved.

I don't understand the different part of Medicare, A, B, C & D, what would you recommend?

An enrollment specialist would be more than happy to go over each part of Medicare with you if you have any questions. We also provide an online virtual webinar on the ABC's of Medicare. You can see our upcoming webinars [on our website](#).

Why Senior Care Plus?

Senior Care Plus is the largest Medicare Advantage Plan in Northern Nevada.* We offer \$0 plans with low co-pays with access to Renown Health and Teladoc Virtual Visits that cover you nationwide. Senior Care Plus currently has local offices in Reno, Carson City, and Las Vegas to better serve you.

*Based on Centers for Medicare and Medicaid Services Plan enrollment report September 2019