



Connecting Older Adults with Community-based Resources and Options

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**New Toolkit Helps Baby Boomers Transition to Medicare
By Cutting Through the Confusion Over Coverage Options**

AgeOptions and the Medicare Rights Center announce the release of “How Medicare Works With Employer-Based Insurance: A Guide for Employers, Professionals and Consumers.”

The toolkit of educational materials is designed to help older adults navigate the transition from employer-based health insurance to Medicare. Its release comes at a time when the first baby boomers are aging into Medicare, although many of them are expected to work past the age of 65.

The toolkit aims to explain how Medicare coordinates with different kinds of employer-based health insurance, including current employer coverage, retiree or union coverage and COBRA. Designed to be useful for both consumers and professionals, it includes frequently asked questions, common scenarios and more for consumers, as well as PowerPoint trainings and other materials for professionals.

“We’ve seen a surge of calls on our helpline from older adults who can’t get a straight answer about how their employer insurance coordinates with Medicare,” said Doug Goggin-Callahan, director of education at the Medicare Rights Center. “The toolkit will not only help the older adults who are turning 65 today, but will also help us prepare for tomorrow, as people continue to retire later and the insurance landscape continues to transform as a result of the Affordable Care Act.”

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives.

“The guide will be especially helpful for professionals such as employment benefits counselors, social service agencies, health care providers and human resources staff who serve people who have or are becoming eligible for Medicare,” said Terri Gendel, director of benefits and advocacy at AgeOptions, the Area Agency on Aging of suburban Cook County. “They can use the different documents to learn the rules, refresh their understanding, create presentations for consumers and share specific handouts with the people they counsel.”

The Medicare Rights Center and AgeOptions, on behalf of the Make Medicare Work Coalition, partnered on the project to pool their resources and reach a broader audience than either organization could reach alone. AgeOptions co-leads the Illinois Make Medicare Work Coalition, which provides older adults and people with disabilities with education, counseling and advocacy on state and federal health care and prescription drug programs.

The project is made possible by funding from the Retirement Research Foundation.

“How Medicare Works With Employer-Based Insurance: A Guide for Employers, Professionals and Consumers” is available at www.ageoptions.org.

AgeOptions and its network of community agencies are the principal source of information regarding senior services in suburban Cook County, Ill. A nonprofit organization located in Oak Park, AgeOptions has served the older adults of suburban Cook County and their caregivers as an Area Agency on Aging since 1974. For more information, please visit the Agency website at www.ageoptions.org.

AgeOptions connects adults age 60 and over with resources and service options so they can live their lives to the fullest and remain in their homes as long as possible. In 2010 we met the needs of more than 198,500 individuals in 130 communities within 30 townships that have a diverse population of 460,000 older adults. AgeOptions advocates, plans, develops and funds programs and coordinates a network of community-based senior service agencies to ensure an effective and efficient system of service delivery. Support is provided through the Older Americans Act, Illinois General Revenue Funds, local funds and individual contributions.