IMA

Helping Medicare-Eligible Employees **Make the Right Move at 65**

Story Overview

A healthcare employer needed a better way to support employees nearing age 65 who were trying to understand how Medicare eligibility affected their current coverage. Many were overwhelmed by carrier outreach, worried about penalties, and turning to HR for answers that required more specialized Medicare guidance.

Challenge

For employees still working past 65, the right Medicare decision depends on details such as employer size, current plan type, COBRA status, and whether coverage remains primary. The status quo was not working: employees were sorting through conflicting mailers, internet advice, and penalty fears, while HR teams often did not have the Medicare-specific expertise to confidently guide them.

> A trusted resource for employees and the HR teams supporting them.

IMA's Strategy and Actions

IMA's Medicare Advisory Services team acted to support the client by:

- Assessing each employee's current coverage, work status, and employer size before giving guidance
- Distinguishing when Medicare enrollment was necessary versus when employer coverage could remain primary without late-enrollment penalties
- Helping employees evaluate supplemental Medicare options after Original Medicare enrollment when a transition made sense
- Using a CRM-based plan review process to compare options and retain information for future annual enrollment reviews
- Coordinating with HR and employee benefits teams to confirm plan details such as HSA compatibility and creditable coverage

Why It Worked

IMA's approach was effective because it was personalized, practical, and advice-led. The team focused on each employee's actual situation, stayed available year after year during annual enrollment, and prioritized the best-fit recommendation even when that meant pointing someone to a plan or carrier outside IMA's represented options.

Key Takeaways

This case shows that Medicare transitions are not one-size-fits-all, especially for employees still working past 65. IMA helped cut through misinformation, clarify timing, and give both employees and HR a structured path forward when the stakes felt personal and confusing.

THE RESULT:

Employees gained reassurance about when to act, how to avoid common Medicare penalty misinformation, and which coverage path best fit their situation. The process also created an ongoing advisory relationship, with employees returning for annual plan reviews as their needs changed.