Maryland
DEPARTMENT OF AGING

SHIP AI Assistant

Teaching AI Our Rules

SHIP
State Health Insurance Assistance Program
Navigating Medicare

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

SHIP counselors are expected to hold an enormous, constantly changing body of rules in their heads.

Chatbot that delivers consistent, cited answers

- Counselor asks a question
- Chatbot queries library of verified sources
- Cited, plain language response

Why a Custom Chatbot?



Grounded in our sources



Faster access to the exact rule



Greater consistency



Runs in MD’s secure environment

Maryland SHIP Assistant

State Health Insurance Assistance Program

Answers cite their sources — click a citation to see the exact passage.

A client was auto-enrolled in Part A but wants to delay Part B to keep contributing to an HSA. Walk through the steps to opt out without losing Part A.

Important Clarification Regarding HSAs and Medicare Part A

Before walking through the steps to decline Part B, it is crucial to clarify a common misconception about Health Savings Accounts (HSAs):

- **Having Part A stops HSA eligibility:** According to *Medicare.gov*, having **any** part of Medicare (including premium-free Part A alone) prevents an individual from making or receiving tax-free contributions to an HSA[1][2].
- **Keeping Part A will not allow HSA contributions:** Delaying Part B while keeping Part A will **not** allow the client to legally contribute to an HSA without facing tax penalties[2].
- **The 6-Month Retroactive Rule:** When someone enrolls in Part A after age 65, coverage retroactively goes back up to 6 months[1]. Per *Medicare.gov*, individuals with an HSA should stop all HSA contributions 6 months before applying for Medicare or Social Security benefits to avoid tax penalties[2].

Steps to Opt Out / Decline Medicare Part B

If the client still wishes to decline Part B (for example, because they have

Ask a question about Medicare, Medicaid, or SHIP...

Send

Mary