

# Medicare 101

*Presentation January 17<sup>th</sup>, 2018 by:*

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# Nevada SHIP

## **SHIP - Medicare Counseling** State Health Insurance Assistance Program

*A Critical Resource for  
current and future  
Medicare Beneficiaries*

- Free, accurate, unbiased one-on-one counseling, information and assistance related to Medicare coverage, choices, costs, eligibility, enrollment, & appeals.



# Objectives

- Eligibility and Enrollment
- Medicare Parts A, B and D
- Premiums and Deductibles
- Extra Help & assistance programs
- Medigap Supplemental Plans
- Reporting Fraud



# What is Medicare?

Medicare is a nation-wide federal health insurance program.

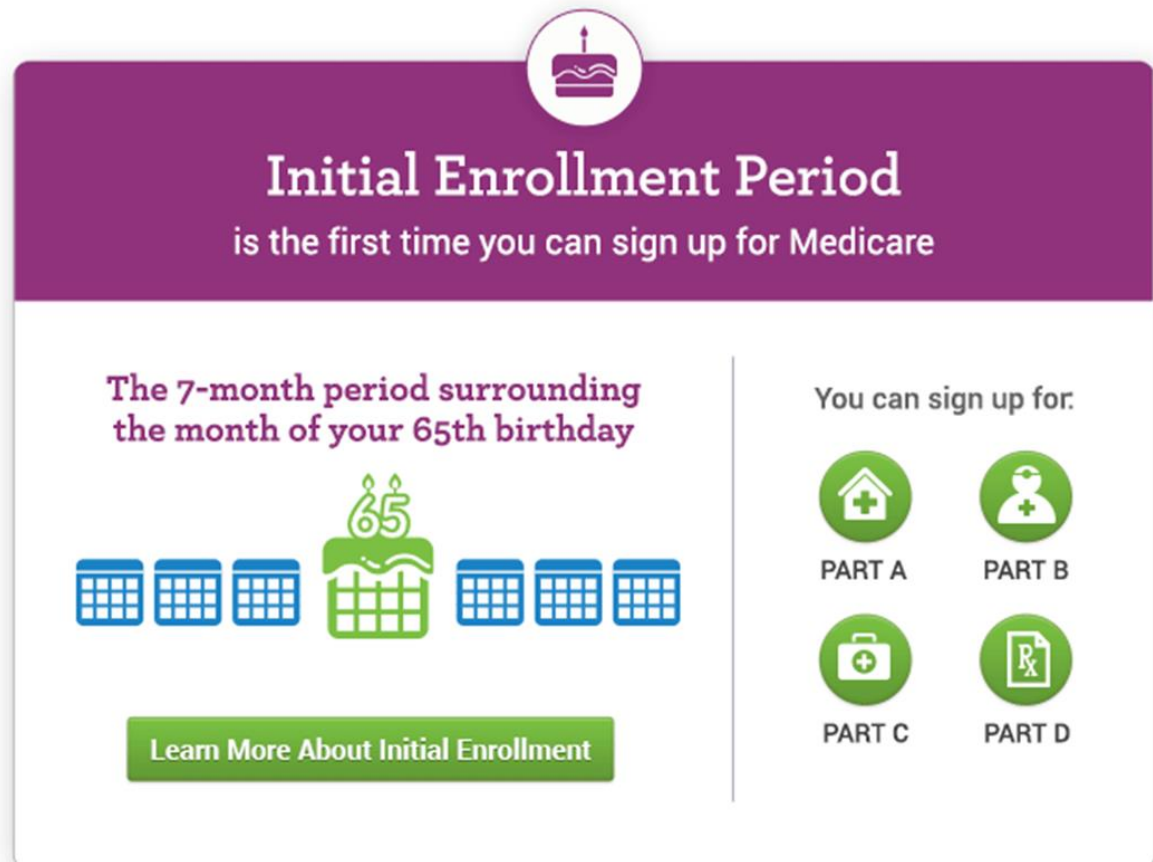
- People age 65 & older
- Under 65 and on Social Security Disability
- End-State Renal Disease (kidney failure)
- ALS – Lou Gehrig's disease
- Compassionate Allowances list of conditions

– <https://www.ssa.gov/compassionateallowances/index.htm>



# Eligibility and Enrollment

- For most people, Medicare eligibility begins when you turn 65.



The graphic is a purple and white informational card. At the top, a purple banner contains a white birthday cake icon and the text 'Initial Enrollment Period is the first time you can sign up for Medicare'. Below this, the text 'The 7-month period surrounding the month of your 65th birthday' is displayed. A central illustration shows a green calendar with a '65' birthday cake on the 15th, flanked by six blue calendar icons representing the surrounding months. A green button at the bottom says 'Learn More About Initial Enrollment'. To the right, under the heading 'You can sign up for:', there are four green circular icons: a house with a plus sign (Part A), a person with a plus sign (Part B), a first aid kit (Part C), and a pill bottle (Part D).

**Initial Enrollment Period**  
is the first time you can sign up for Medicare

The 7-month period surrounding  
the month of your 65th birthday

You can sign up for:

- PART A
- PART B
- PART C
- PART D

[Learn More About Initial Enrollment](#)

# Eligibility and Enrollment

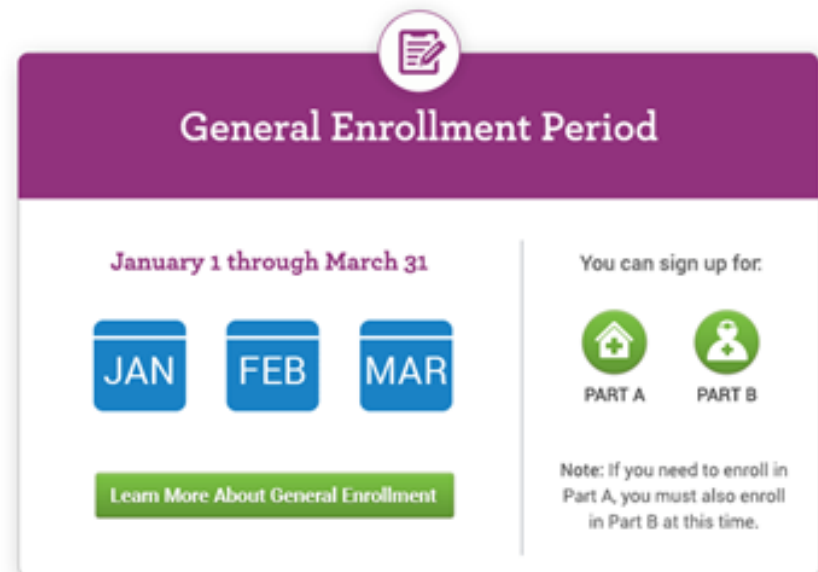
- When your employer plan ends:



# Eligibility and Enrollment

- Parts A and B General Enrollment
  - **Only** for people who don't enroll in Medicare during their initial enrollment period.

Coverage  
starts  
July 1<sup>st</sup>.



A graphic titled "General Enrollment Period" with a purple header. Below the header, it states "January 1 through March 31" and shows three blue boxes labeled "JAN", "FEB", and "MAR". A green button at the bottom says "Learn More About General Enrollment". To the right, it says "You can sign up for:" and shows two icons: a house for "PART A" and a person for "PART B". A note at the bottom right states: "Note: If you need to enroll in Part A, you must also enroll in Part B at this time."

General Enrollment Period

January 1 through March 31

JAN FEB MAR

Learn More About General Enrollment

You can sign up for:

PART A PART B

Note: If you need to enroll in Part A, you must also enroll in Part B at this time.



# Medicare for People with Disabilities



- After 24 months of being on Social Security Disability, Original Medicare Part A and Part B will begin the first day of the 25<sup>th</sup> month.
- Prescription coverage through Part D can begin that month as well.
- Contact a SHIP Counselor for Part D plan selection up to 2 months prior.





# Part A - Hospital Insurance

- Free for workers who paid Medicare taxes for at least 10 years
- Part A deductible is \$1,340...
  - *per benefit period.* \*
  - Covers inpatient care in hospitals
  - Does not include observation status \*
  - Covers skilled nursing facility care
  - Home health care & hospice care



\* See a SHIP Counselor for details.

# Part B - Medical Insurance



- Part B Premium is \$134 **per month** for most people in 2018.
- Part B Deductible is \$183 **per year**.
  - Covers many preventive services
  - Doctors & other health care providers
  - Outpatient care, home health care, and durable medical equipment like oxygen
  - National Mail-Order Diabetic Supplies



# Part C - Advantage Plans

## **ONLY AVAILABLE IN CLARK & WASHOE COUNTIES!**

- Medicare's cost-saving network plans that sometimes cover dental and vision
- These are Health Maintenance Organizations and Preferred Provider Organizations



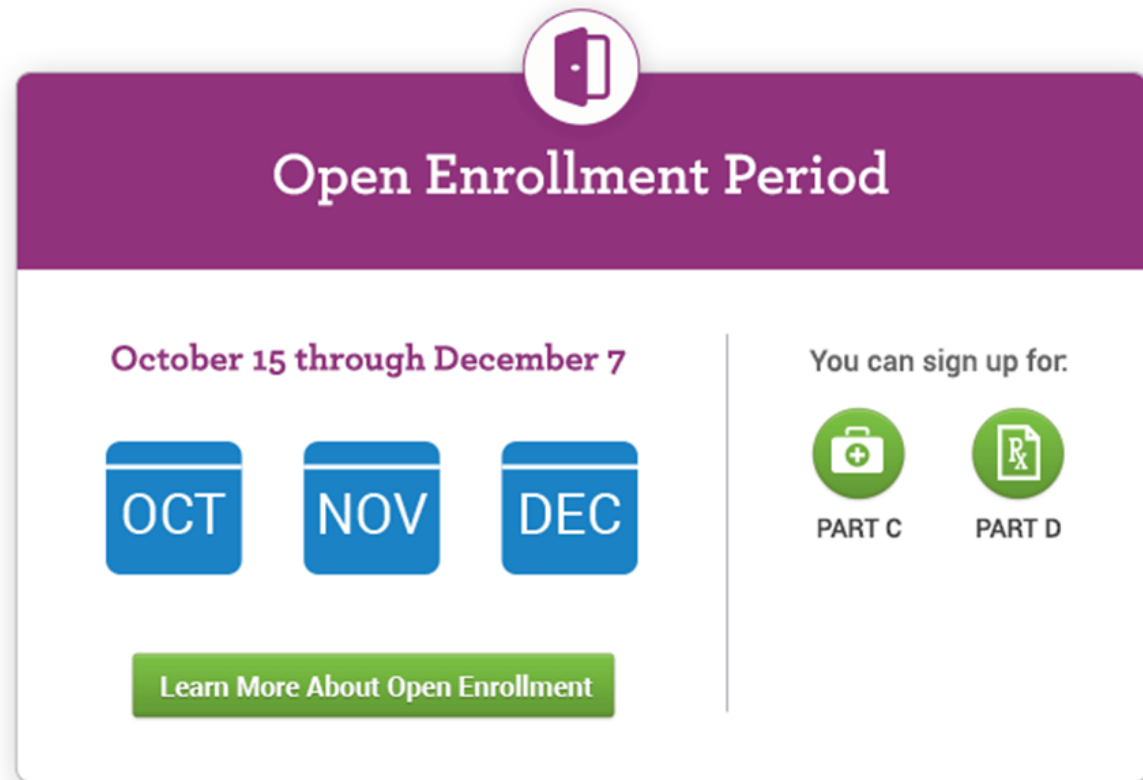
# Part D - Prescription Drug Plans



- Helps cover cost of prescription drugs.
- Monthly premiums from \$1.00 - \$130.40 (with \$35.02 being the national average).
- Deductibles range from \$0 to \$405 per year.
- Different plans cover different medications, and different pharmacies charge different prices for the same medication.
- Beware of the Late Enrollment Penalty.
  - **Get the best plan for you! Check with your local SHIP Counselor during Annual Open Enrollment for premium and formulary changes.**

# Part D - Annual Open Enrollment

- Begins October 15<sup>th</sup>
- Ends December 7<sup>th</sup>
- Effective January 1<sup>st</sup> of the next year...



A graphic titled "Open Enrollment Period" with a calendar icon. It specifies the dates "October 15 through December 7" and shows three blue boxes for "OCT", "NOV", and "DEC". Below these is a green button that says "Learn More About Open Enrollment". To the right, it says "You can sign up for:" followed by two green circular icons: one with a medical cross labeled "PART C" and one with a pill labeled "PART D".

Open Enrollment Period

October 15 through December 7

OCT NOV DEC

Learn More About Open Enrollment

You can sign up for:

PART C PART D



# Extra Help and SPAP Rx

- **S**tate **P**harmaceutical **A**ssistance **P**rograms *may* help pay for your Medicare Part D plan and your prescription drug co-pays.
  - **Extra Help** Program through Social Security
  - Nevada Senior and Disability Rx Program (SPAP)
- Approval based on income & resources.
- Contact a SHIP Counselor for details and to apply for these cost savings programs.



# Medigap/Supplemental Plans



- Medigap supplemental insurance fills in the “gaps” in Medicare coverage.
- You can purchase these Medigap plans from private companies to help pay some of the costs Original Medicare doesn't cover, like copayments, coinsurance, and deductibles.
- Guarantee issue period with no health questions when you turn 65 or when employer coverage ends.
  - A non-biased SHIP Counselor can explain and help compare your Medigap options and prices.

# Medigap Plans

## Medigap Plan Comparison\*

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F**	G	K***	L***	M	N'
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ <sup>†</sup>
Blood transfusion (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance	0%	0%	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A deductible	0%	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B deductible	0%	0%	✓	0%	✓	0%	0%	0%	0%	0%
Medicare Part B excess charges	0%	0%	0%	0%	✓	✓	0%	0%	0%	0%
Foreign travel emergency (up to plan limits)	0%	0%	80%	80%	80%	80%	0%	0%	80%	80%



State Health Insurance Assistance Program





# CHANGES!

- New Card & New Number will reduce vulnerability to identity theft.
- Will not have social security numbers.
- New cards will be mailed to you between April 2018 and April 2019.



## Current Medicare Card

<b>MEDICARE</b>				<b>HEALTH INSURANCE</b>		
1-800-MEDICARE (1-800-633-4227)						
NAME OF BENEFICIARY <b>JANE DOE</b>						
MEDICARE CLAIM NUMBER <b>000-00-0000-A</b>			SEX <b>FEMALE</b>			
IS ENTITLED TO <b>HOSPITAL (PART A)</b>			EFFECTIVE DATE <b>07-01-1986</b>			
<b>MEDICAL (PART B)</b>			<b>07-01-1986</b>			
SIGN HERE → <i>Jane Doe</i>						

## New Medicare Card

		<b>MEDICARE HEALTH INSURANCE</b>	
Name/Nombre <b>JOHN L SMITH</b>			
Medicare Number/Número de Medicare <b>1EG4-TE5-MK72</b>			
Entitled to/Con derecho a <b>PART A</b>		Coverage starts/Cobertura empieza <b>03-03-2016</b>	
<b>PART B</b>		<b>03-03-2016</b>	

# Protect your Information!

- ✓ Beware of anyone who contacts you about the new card.
- ✓ Never give your personal information to someone who calls you or comes to your door.
- ✓ Medicare will never call your home, beware of SCAMS!



# Three Steps to Prevent Health Care Fraud



**1) Protect**

**2) Detect**

**3) Report**

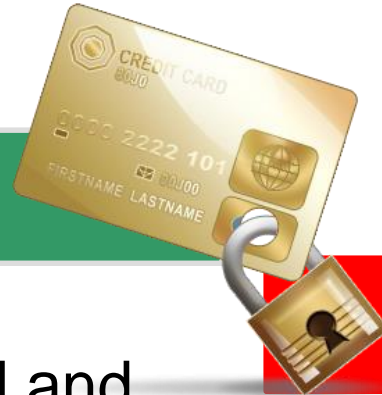
# Step 1: **Protect** Yourself from Medicare Fraud and Abuse

## DO

- Do treat your Medicare card and number like your credit cards.
- Do watch out for identity theft.
- Do be aware that Medicare doesn't call or visit to sell you anything.

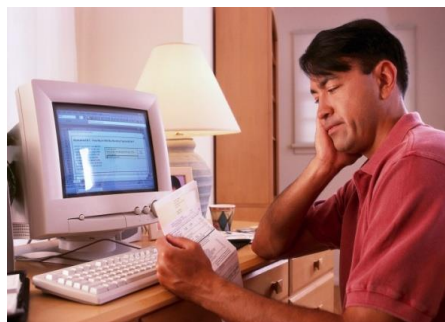
## DON'T

- Don't give out your Medicare number except to your doctor or other Medicare provider.
- Don't carry your Medicare card with you unless you will be needing it.



## Step 2: Detect Medicare Fraud & Abuse

- ✓ Use your **Personal Health Care Journal**
- ✓ Review **Medicare Summary Notices (MSN's)** and other medical bills for:
  1. Services you didn't receive
  2. Double-billing
  3. Services not ordered by your doctor
- ✓ Access your personal Medicare information at [www.MyMedicare.gov](http://www.MyMedicare.gov).

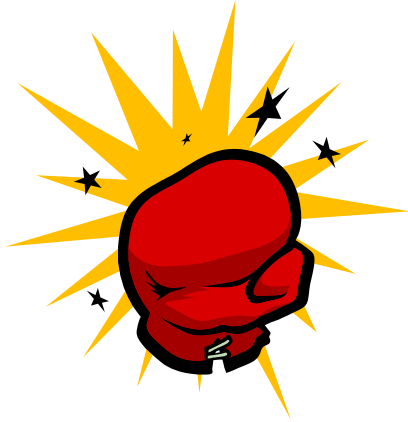


## Step 3: **Report** Suspected Medicare Fraud and Abuse



- ✓ Call the provider.
- ✓ Gather information and documentation.
- ✓ **Contact your SMP.**
- ✓ This is a free and confidential service!

**Contact the Northern Nevada SHIP and SMP Offices in Reno by calling toll-free 1-877-861-1893**



# Join the **FIGHT** Against Medicare Fraud

**Nevada Senior Medicare Patrol**  
**877-861-1893**

**Funded by: A federal grant from the Administration for Community Living,  
The Health Care Fraud and Abuse Control Program (HCFAC).**



# CONTACT US



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