



Navigating Medicare

An Overview of the Medicare System

Medicare Basics

- A health insurance program for people 65 and older and some people with disabilities (a)
- Enrollment (original Medicare A and/or B) handled by
 - Social Security Administration
 - Railroad Retirement Board (b)
- For more information about **Medicare enrollment**
1-800-Medicare (1-800-633-4227)
Medicare & You Handbook (c)
www.medicare.gov

Medicare Enrollment

- Initial Enrollment: 7 month window
3 months before 65th birthday, month of birthday, 3 months after birthday (a)
- Possible penalties for late enrollment (b)
- Late enrollment can cause other problems (c)
- Talk with Social Security about delaying Medicare Part B (d)
- Annual Enrollment: October 15-December 7 --an opportunity to review plans and make changes

NOTE: See Medicare & You book (pgs. 15-24) for more details on enrollment

Four Parts to Medicare

Part A

Hospital Insurance -Inpatient

Part B

Medical Insurance – Outpatient

Part C

Medicare Advantage = A, B, & D

Part D

Prescription **D**rugs

Medicare Part A: Inpatient Services

- Inpatient hospital stays (including in-patient mental health facilities) (a)
- Skilled nursing facility care – Rehab (b) (c)
- Home health care
- Hospice care (d)

Gaps in Original Medicare Part A (what YOU pay in 2019)

Hospital stays

\$1,364 *deductible* (up to 60 days only) (a)

\$0 *copay* for days 1-60 (b)

\$341/day *copay* for days 61-90

\$682/day *copay* for days 91 and beyond

Skilled nursing

\$0 *copay* for days 1-20

\$170.50 *copay* for days 21-100

All costs after 100 days

Blood

First 3 pints

Medicare Part B: Outpatient Services

- Doctors' services
- Outpatient medical and surgical services and supplies
- Diagnostic tests
- Outpatient therapy
- Outpatient mental health services
- Clinical laboratory services

Medicare Part B (Cont.)

- Home health care
- Durable medical equipment
- Blood
- Ambulance service (a)
- Preventative health care services (b)

Preventive Services

- Welcome to Medicare Preventive Visit (pg. 48) (a)
- Yearly “Wellness” Visit (pg. 49)
- Bone Mass Measurement
- Breast Cancer Screening
- Cardiovascular Screenings
- Cervical and Vaginal Cancer Screening
- Colorectal Cancer Screenings
- Diabetes Screenings
- Flu Shots
- Glaucoma Tests
- Hepatitis B Shots
- Obesity Screening
- Pneumococcal Shot
- Prostate Cancer Screenings

Preventive services are available with no copay and no deductible.

*NOTE: For additional information on other Preventive Services, see the pgs. 30-49 of your **Medicare and You Handbook** (look for items with apple icon beside it).*

Gaps in Original Medicare Part B (What YOU pay in 2019)

Part B premium

\$135.50 or more

Part B deductible

\$185.00 per year

*Incomes below \$85,000 if single OR
below \$170,000 if married

Part B services

20% for most covered services,
including initial visit/review of
medications for outpatient
mental health services – no limit
on amount you pay (a)

Original Medicare Does Not Cover

- Routine vision care
- Routine hearing care
- Routine foot care (a)
- Routine dental
- Custodial care at home or in a nursing home (b)
- And more...

Please refer to your Medicare and You Handbook to learn more re: non covered services.

Filling the Gaps in Medicare: Parts A & B

- Retiree Insurance
- Employer Insurance
- VA
- Tricare for Life
- Medicare Supplement Insurance
- Medicare Advantage Plans
- MaineCare
 - Full Benefit
 - Medicare Savings Program (MSP) --see left side of purple folder (a)

Medicare Part D: Prescription Drugs

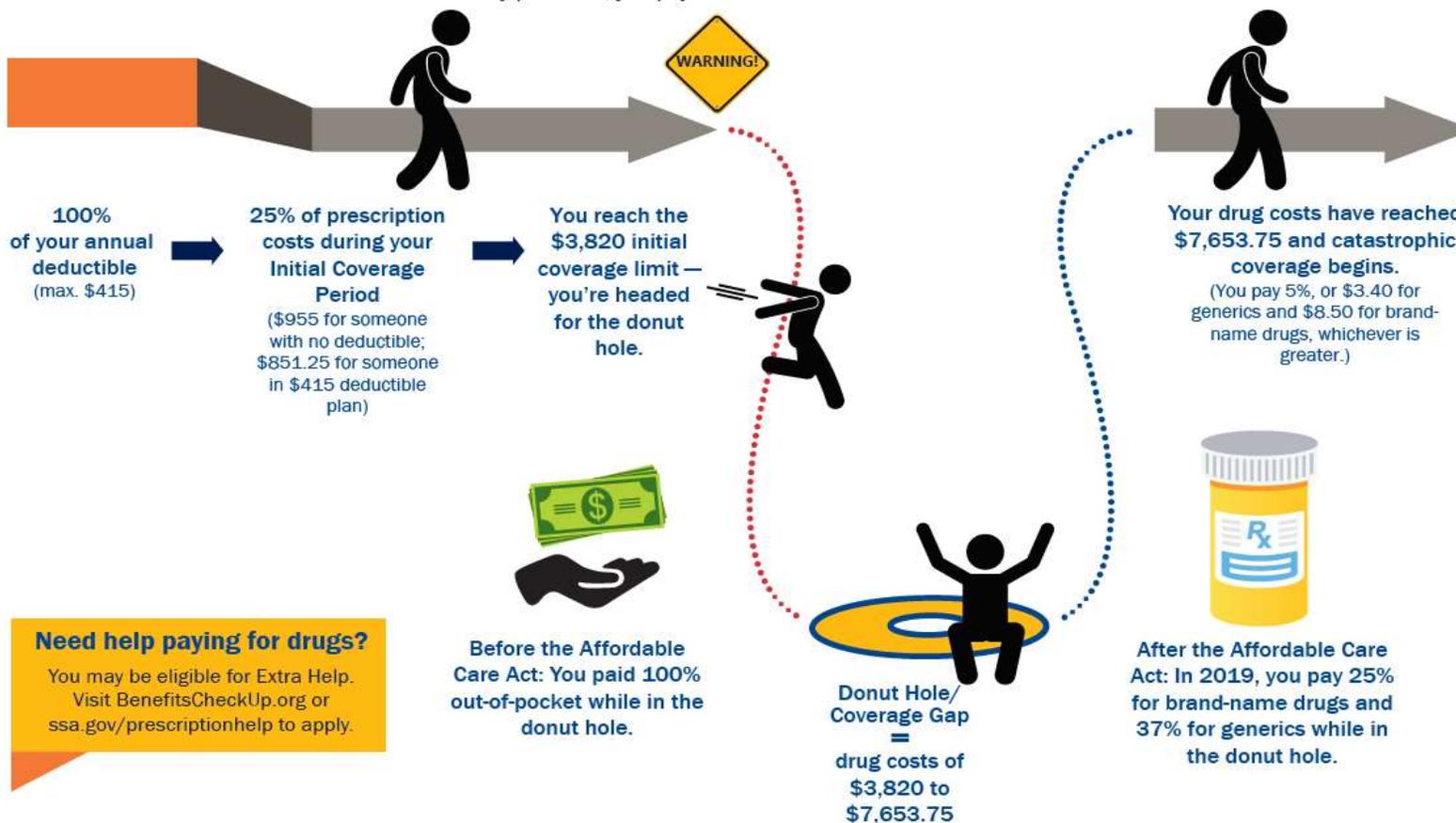
- May choose a plan (26 in 2019) (a)
- Additional monthly premium
- Most plans have deductibles and copays – and a “coverage gap”
- If not purchased when you’re initially eligible, you’ll likely pay a penalty if you join a plan later (b) (c)
- To enroll, use the Medicare.gov plan-finder, or call us for an appointment to help you do this (d) (e)

Medicare Part D: (What YOU pay in 2019)

Part D Premium	\$14.50 and up
Part D Deductible	Up to \$415 per year
Co-pays	Varies w/plan (a)
Coverage Gap	Begins when <u>you and plan</u> paid \$3,820. Ends when out-of-pocket medication costs reaches \$7,653.75 (see pg.77 in Medicare & You for more details)
Catastrophic Coverage	Once the \$7,653.75 out-of-pocket is reached, you're out of the coverage gap. You then automatically get "catastrophic coverage." It assures you only pay a small coinsurance or copayment for covered drugs for the rest of the year.

MEDICARE PART D PRESCRIPTION DRUG BENEFIT IN 2019

Medicare's Basic Benefit: Besides the monthly premium, you pay ...



Need help paying for drugs?
 You may be eligible for Extra Help. Visit BenefitsCheckUp.org or ssa.gov/prescriptionhelp to apply.

Medicare **Supplemental Plans** *also known as **Medigap** plans*

- Sold by private insurance companies (a)
- Plans help pay for some of the remaining costs after original Medicare Part A & B pays its portion
- Does NOT supplement your prescription drug plan
- Any provider that accepts original Medicare will take your supplement

Medicare **Supplemental Plans** *also known as Medigap plans* *(continued)*

- It can be used anywhere in the United States
- Plans are standardized, so you get the same benefits from one company to the next
- There are many rules. You should read the Maine Bureau of Insurance booklet thoroughly if considering a supplemental plan. (b)

Medicare Part C: Medicare Advantage

- Provides all the benefits in Original Medicare Parts A and B; most have drug plans, some do not (a)
- PFFS plans are the only type that allows you to enroll in a stand-alone PDP
- Four types of plans in Maine
 - Health Maintenance Organization (HMO)
 - Preferred Provider Organization (PPO)
 - Private Fee For Service (PFFS)
 - Special Needs Plan (SNP)
 - *(detailed explanations of these are found in Medicare and You)*
- May need a PCP and referrals to see other providers (c) (d)
- Coverage may be limited in other areas of your state or out of state or outside the country (e)

Medicare Part C: (What YOU pay in 2019)

- Each plan has a different cost structure – copays - deductible – co-insurance and maximum out of pocket (a) (b)
- You cannot use any other type of insurance to fill in the gaps (c)
- To enroll, use Medicare.gov plan-finder, call the plan directly, or call us for an appointment to assist (d)

Medicare Advantage Open Enrollment Period

- January 1 to March 31
- You **MUST** already be enrolled in an Advantage Plan
- Allows you to:
 - Switch to another Advantage plan
 - Dis-enroll from an advantage plan and return to original Medicare (You can also enroll in a drug plan at this time if you choose).
- NOTE: If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan or go back to original Medicare within the first 3 months that you have Medicare.

Marketplace to Medicare

- Once you are eligible for Medicare, you are no longer eligible for the Marketplace subsidies or tax credits (a)
- You are responsible for switching to Medicare; it is not automatic
- Contact Consumers for Affordable Healthcare at 1-800-965-7476 for assistance in disenrollment from your Marketplace Navigator plan

Errors, Fraud and Abuse



Yes! Errors, fraud and abuse cost the Medicare program billions each year (a)

Current Scams

- Diabetic supplies/back braces
- Jamaican scam – new twist: BBB sweepstakes
- Avoid delay in Medicare benefits
- New Medicare cards (see next slide)

New Medicare Card Spring of 2018

New Medicare Cards Coming this Spring



New Medicare Cards will be mailed to you this spring!

Why the Change?

Medicare wants to take action against fraud, fight identity theft, and keep tax payer dollars safe.

What's the Change?

- New cards will not include social security numbers
- The Medicare number will be a random computer generated number.
- The numbers do not translate into identifiable information.

How Does this Affect You?

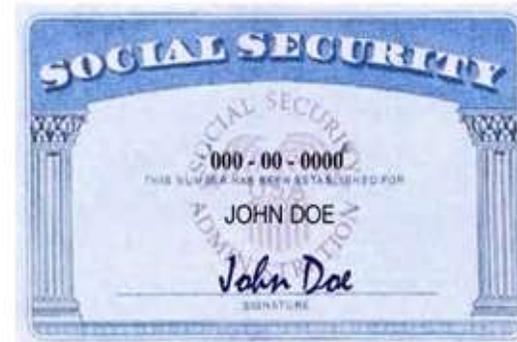
When you receive the new card bring it to your health provider when you have your next appointment.



New Card # →

Only your Medicare card and number are changing

- Your Medicare benefits stay the same
- Your Social Security Number stays the same
- Any enrollments in Medicare Advantage, Part D prescription plans, and Medigap (Supplemental) policies don't change—keep those plan cards



Keep your Social Security Card in a safe place

When do I start using my new Medicare card?

- Start using your new card as soon as you get it
- Beginning January 1, 2020, you can **only** use the new Medicare card and new number



Protecting Yourself From Fraud and Abuse

- Check Medicare and insurance statements (a)
- Report any services that were paid for that you did not receive (b)
- Never give your Medicare/Social Security/insurance numbers/credit card number to someone you don't know

Take Charge of Your Health Care



- Record your health care information (a) (b)
- Ask questions
- Understand your health care needs

Resources

Medicare

- 1-800-Medicare (1-800-633-4227)
- Medicare & You Handbook
- www.medicare.gov
- www.mymedicare.gov

Social Security Administration

- 1-800-772-1213
- www.ssa.gov
- Augusta Office: 1.866.882.5422
located at the North Park
330 Civic Center Drive

Veterans Assistance

Camp Keyes' Adria Horn 430-6035
Or Don 941-3005

Financial assistance go to
Department of Human Services at
35 Anthony Ave, Augusta or call 624-8090

Legal Services for the Elderly

- 1-800-750-5353, Ext. 3104
- www.maineelse.org

Part D Appeals Unit

Legal Services for the Elderly

- 1-877-774-7772

Your local **Area Agency on Aging:**

- **Spectrum Generations**
1-800-639-1553
www.spectrumgenerations.org
- **Marketplace:** Enroll207.com or get
assistance from Consumers for Affordable
Healthcare 1-800-965-7476