

Navigating Medicare

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Medicare Information Office

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Today's Medicare Guide

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Alaska's Medicare Information Office

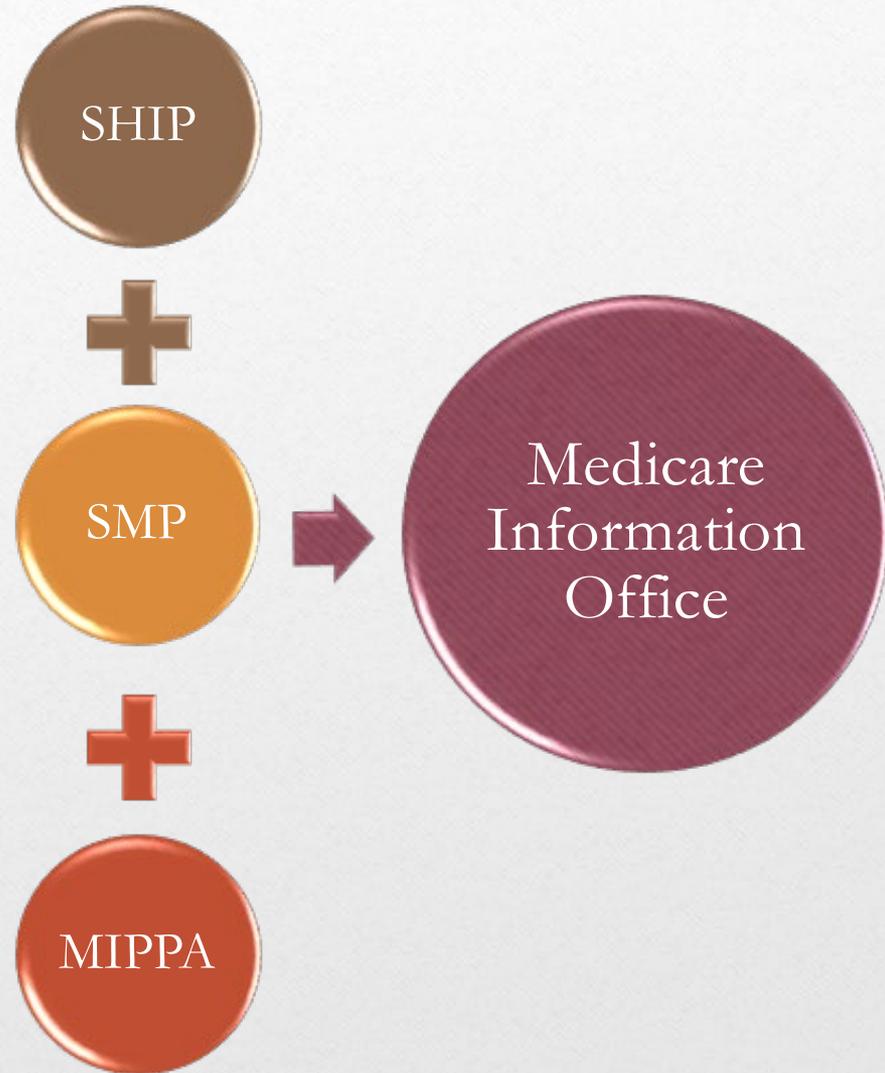


Our State and Federal Roles

The State of Alaska, Dept. of Health & Social Services, Senior & Disability Services receives three Federal grants which fund our efforts.

Nationally we are known as the **State Health Insurance Program (SHIP)**, **Senior Medicare Patrol (SMP)**, and **MIPPA** programs.

In Alaska, we are identified as the **Medicare Information Office**.



What we are funded to do

- Provide one-on-one Medicare counseling of beneficiaries, their families & caregivers
- Conduct public outreach & education to groups
- Help Medicare beneficiaries with limited incomes access programs to help pay Medicare costs
- Build capacity throughout the state by networking

Our Network

- Medicare Information Office – manage the call center, refer customers to Medicare counselors, manage grants, write reports, provide statewide training and leadership
 - Volunteers
 - UAA Internships (MSW and Human Services)
- Grantees
 - Anchorage Senior Activity Center
 - [ACCESS Alaska Fairbanks \(907\) 479-7940](#)
- In-kind agency volunteers – ***THIS IS YOU***
 - Senior Centers, Tribal Health Organizations, Community Health Centers, Care Coordinators, etc.

What people need help with

- Medicare eligibility and enrollment
- Coverage, cost, and availability of options in Alaska (Part A, B, C, D, and Medigap)
- How Medicare works with other programs
- Reporting concerns about billing, errors, fraud, abuse
- Understanding how to read Medicare Summary Notices (MSNs) or other insurance Explanation of Benefits (EOBs)

What is Medicare?

- Health insurance for individuals
 - 65 and older – “Aged” Medicare
 - Under 65 with certain disabilities (SSDI)
 - People with Lou Gehrig’s disease (ALS)
 - Any age with End-Stage Renal Disease (ESRD)

THE PARTS OF MEDICARE



Part A

Hospital
Insurance

“HI”



Part B

Medical
Insurance

“SMI”



Part C

“Medicare
Advantage”

“MA or
MAPD”



Part D

“Prescription
Drug Plan”

“PDP”



Medigap

“Supplement
Plan”

“Med Supp”

Original Medicare

Do I need to enroll?

- Best Answer – Sometimes, Maybe, It Depends!
 - Are you getting Social Security Benefits?
 - Are you or your spouse/partner still working with health insurance **through current employment?**
 - Do you have other coverage that requires Medicare?
 - **Do you want Medicare coverage?**

Medicare Part A & Part B Automatic Enrollment

- Automatic for those who get
 - Social Security Benefits before age 65
- Initial Enrollment Period Package
 - Mailed 3 months before
 - Age 65
 - 25th month of disability (SSDI)



Medicare Enrollment Periods

- Initial Enrollment Period – IEP
 - 7-months based on your Medicare eligibility date
- General Enrollment Period – GEP
 - Every Year, January 1 – March 31
- Special Enrollment Period – SEP
 - 8-month period based on employment/insurance ending

Why have Medicare?

- IHS can bill Medicare for covered services
- By using Medicare it helps IHS programs to retain funds for other resources
- Medicare can help pay for covered services outside of the IHS system

Why do IHS beneficiaries not want Medicare?

- Difficulty signing up
- Confusion
- Cost
 - Part B \$134 per month/per person
 - Medicare Part D cost varies
- Some people think IHS will cover all their health needs

Help with Medicare Costs

- Medicaid (DenaliCare)
- Medicare Savings Programs
- Extra Help

Medicaid (DenaliCare)

- Health insurance for low-income individuals
 - State and Federal partnership
- Eligibility and application is handled by the State of Alaska, Division of Public Assistance
 - Gen 50c available online

Medicare & Medicaid (Dual)

- Called “Dual-eligible” or “Duals”
- Medicare costs are covered
- Medicare pays first, Medicaid second, IHS last
*unless other insurance like active or retiree health plan
- Need to have Medicare Part A and Part B to keep Medicaid
- Need to have Medicare Part D drug coverage

Medicare Savings Program (MSP)

- Help with Medicare Costs
- Eligibility handled by Public Assistance/Medicaid
- Higher income and resources than full Medicaid
- Programs in Alaska include:
 - QMB – Qualified Medicare Beneficiary
 - SLMB – Specified Low-income Medicare Beneficiary
 - QI – Qualified Individual

Medicare Savings Program (MSP) Income & Resource Limits

Alaska 2018	Single	Married Couple
Income	\$1,728/month	\$2,336/month
Resources	\$7,560	\$11,340

Income is gross amount before any deductions and does not include up to \$2,000 per year received by an Alaskan Native/American Indian that is derived from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation

Resources are things like money in checking, savings, retirement accounts, stocks, bonds or real estate other than the home you live in. Does not include land held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe.

Extra Help (LIS)

- Also called Limited-Income Subsidy (LIS)
- Program to help people pay for Medicare Part D prescription drug plan costs
- Different levels of assistance based on income and resources

Qualifying for Extra Help

- You automatically qualify for Extra Help if you get:
 - Full Medicaid coverage “Denali Care”
 - Supplemental Security Income (SSI)
 - Medicare Savings Programs (MSP – QMB/SLMB/QI)
- All others must apply
 - Online at www.benefitscheckup.org/alaska
 - Call the Medicare Information Office – AK SHIP
 - 1-800-478-6065 or (907) 269-3680

Extra Help (LIS)

Income & Resource Limits

Alaska 2018	Single	Married Couple
Income	\$1,918/month	\$2,593/month
Resources	\$14,100	\$28,150

Income is gross amount before any deductions and does not include up to \$2,000 per year received by an Alaskan Native/American Indian that is derived from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation

Resources are things like money in checking, savings, retirement accounts, stocks, bonds or real estate other than the home you live in. Does not include land held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe.

How can you help?

- Empower customers to keep their address correct with Social Security and read their mail
- Encourage and help with Medicaid/MSP/Extra Help applications
- Be a liaison and contact the Medicare Information Office with a customer to help with Medicare questions

How can we help you?

- We can provide you flyers, cards, and posters to help with Medicare outreach
- We will help you get your customers enrolled
- Request to join our email network for updates about current topics and upcoming trainings/webinars
- Become a “Certified Medicare Counselor”

The “Pathway to Certification”

- A systematic way to learn Medicare and become a Certified Medicare Counselor
- Helps you be a better resource for your customers
- Training is provided through:
 - Web-based learning platform www.shiptacenter.org
 - Webinars
 - In-person, telephonic, and/or webinar coaching
 - Quizzes for accountability

Have questions? Need resources?

Helpline: 1-800-478-6065 or (907) 269-3680

Website: www.medicare.alaska.gov

General Email: hss.medicare@alaska.gov

Alaska's Medicare Information Office

