

# Medicare and You: Making the Most of Your Benefits



**800-351-4664**

[www.shiip.iowa.gov](http://www.shiip.iowa.gov)

# Welcome

- Ann Goodman
  - One of about 350 highly trained volunteer counselors in the State of Iowa
  - Methodist West Hospital
  - Six years of experience
- Handout
- Housekeeping Items
  - Restrooms
  - Questions

# What Is SHIIP?

## Objective Information Source

- Service of the State of Iowa Insurance Division
- Help Iowans with questions and problems related to Medicare
- Free
- Confidential
- Objective – doesn't recommend or endorse specific companies, products of agents



# Protect Yourself & Medicare

**PROTECT**– Protect your personal information. Treat your Medicare and Social Security numbers like your credit cards. Never give these numbers to a stranger.

**DETECT**-- Review your Medicare statements for mistakes by comparing them to your personal records.

**REPORT**--If you think you have been a target of fraud, report it

**800-351-4664 or your local SHIIP/ SMP**



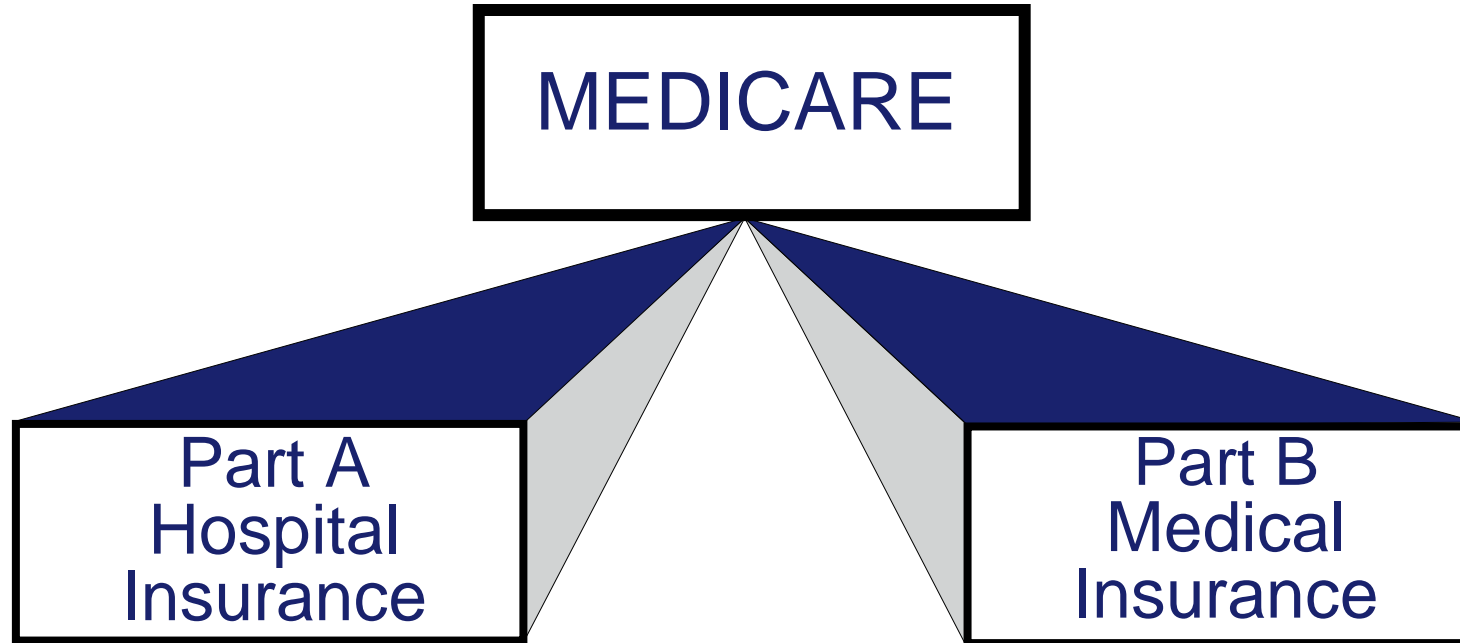
# Today We Will Cover

- Medicare 101
- Your Medicare choices:
  - Original Medicare Parts A & B
  - Supplementing Medicare
  - Prescription Drug Plans – Part Dor
  - Medicare Advantage Plans – Part C

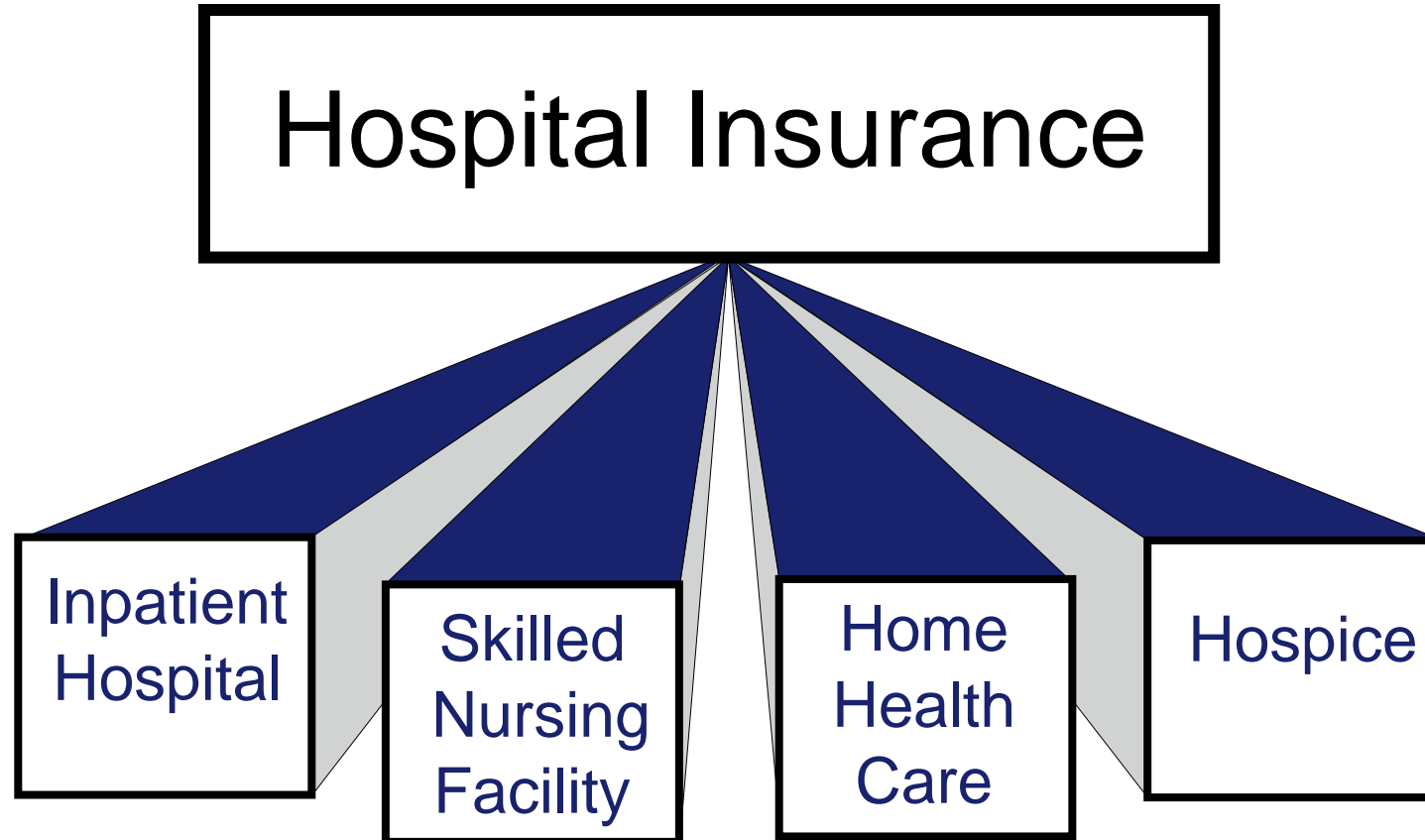
# Who Are Medicare Beneficiaries?

- Quiz - What percent of individuals with PD have Medicare?
- At age 65
  - Automatic enrollment if receiving Social Security
  - Not all enroll in Medicare at age 65 without penalty.
    - They are covered by either a working spouse's or their own employer's group health insurance.
    - Check with Social Security to make sure you can delay enrollment.
- Under age 65 with a disability
  - Automatic enrollment the 25th month of SSDI benefits

# Medicare Health Insurance



# Medicare Part A





# Part A Inpatient - What You Pay

- \$0 premium for most
- \$1600 deductible per admission
  - 60-day interval applies to both Inpatient Hospital and Skilled Nursing Facility

# Skilled Nursing Facility Care - What You Pay

## Requirements:

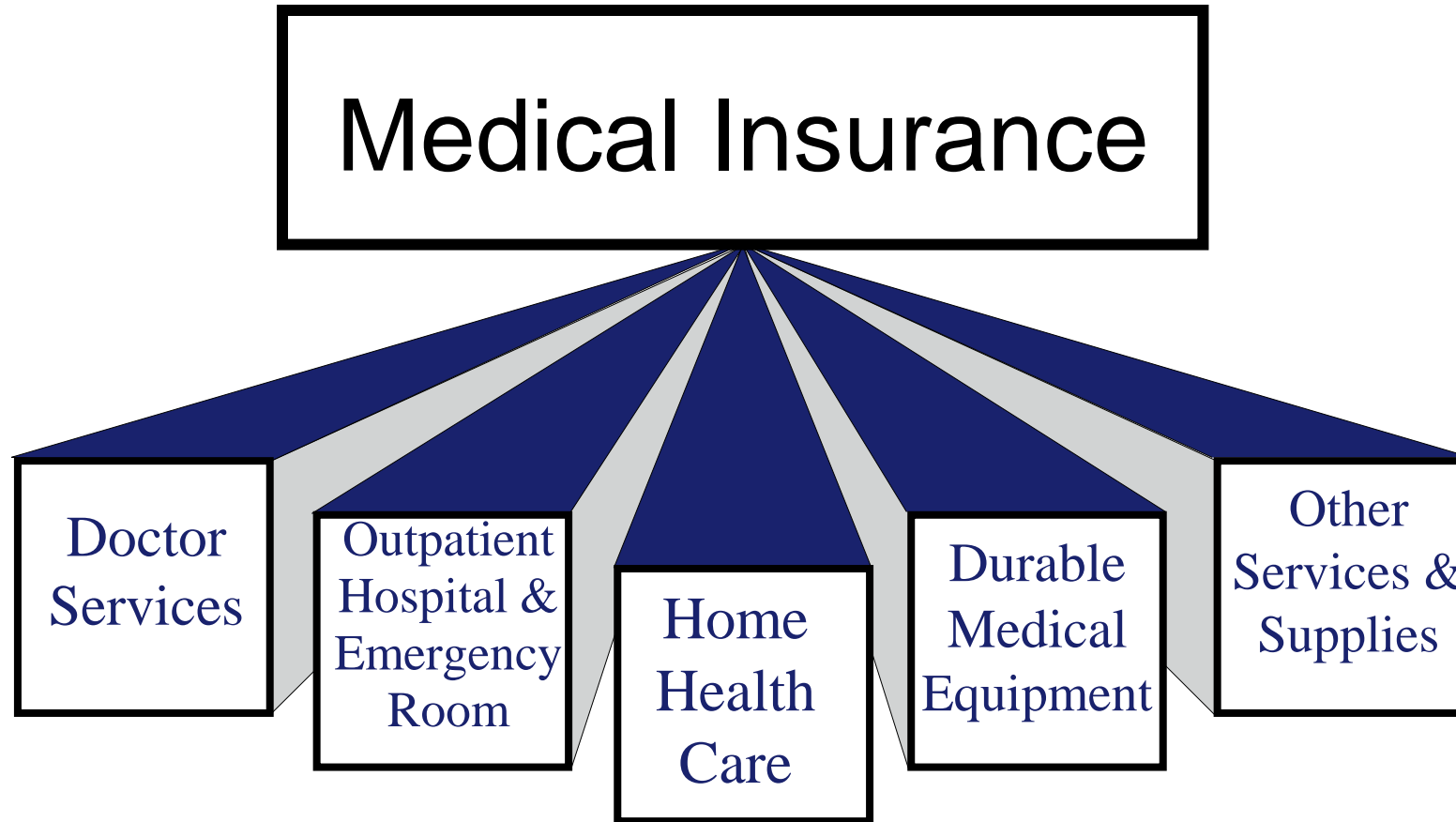
- 3-day inpatient hospital stay
- Need daily skilled care
- Use a Medicare-certified skilled nursing facility (SNF)

<b>Days 1-20</b>	<b>Days 21-100</b>	<b>You pay all costs</b>
<b>Medicare pays 100%</b>	<b>Daily Coinsurance \$200</b>	

# Hospice Services

- Doctor must certify you are terminally ill with less than six months to live
- Hospice can be provided in your home or a Medicare-approved Hospice facility
  - Room and board are not covered
- You pay nothing for hospice care
- You may pay 5% of the approved amount for respite care
- You pay a copayment of up to \$5 for prescriptions

# Medicare Part B

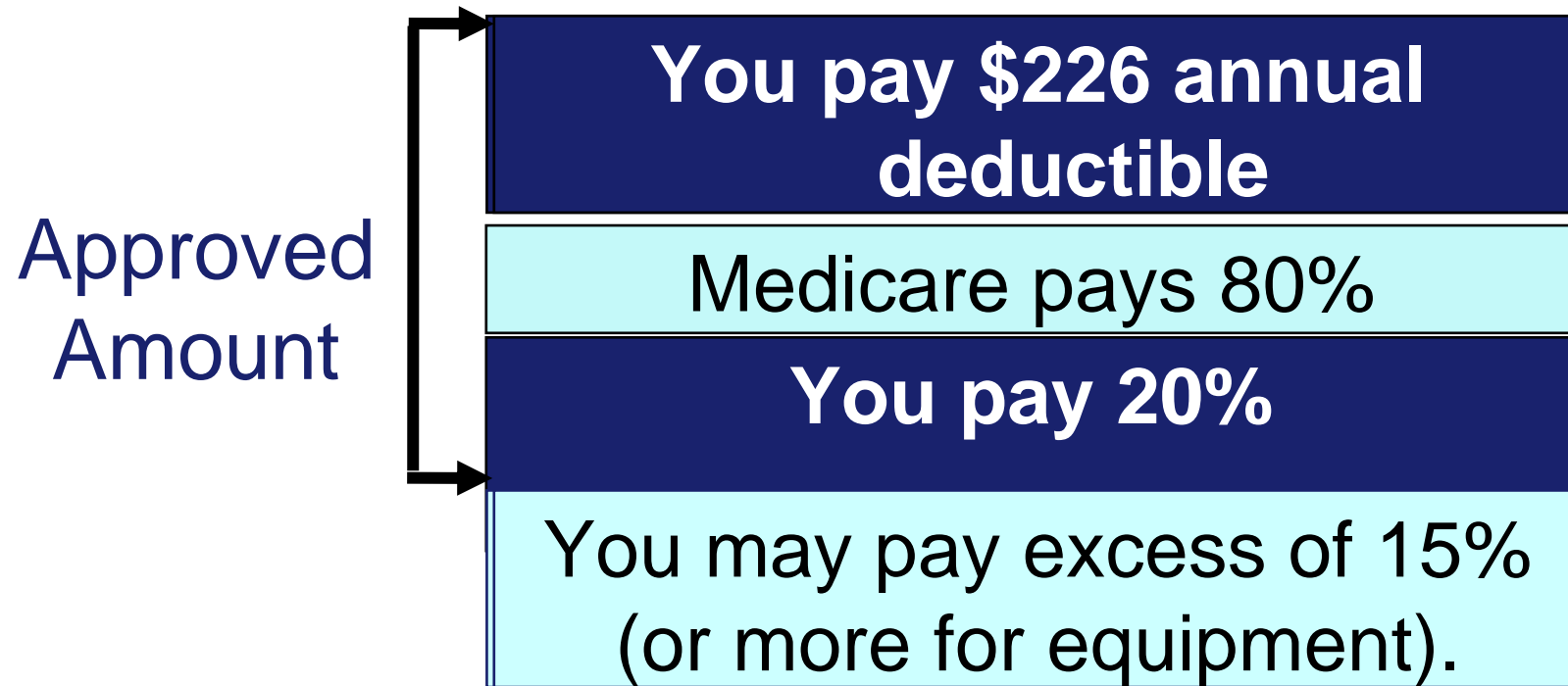


# Cost For Medicare Part B

- Medicare beneficiaries in 2023 pay \$164.90 per month (most pay out of Social Security)
- People with low incomes may get help paying premium if income is below:
  - \$1,661/mo individual + \$9,000 resources
  - \$2,239/mo couple + \$13,630 resources
- People with higher incomes pay more if their income is above:
  - \$97,000/yr individual
  - \$194,000/yr couple filing joint return



# Medicare Part B - Payments For Services



No annual or lifetime limit

# Part B - Appointments

- Doctor
  - Primary Care
  - Specialist (I.e., neurologist, psychiatrist)
- Therapists - *Limits may apply*
  - Physical Therapy, Occupational Therapy, Nursing, Speech Language Therapy
- Testing
  - Bloodwork, X-rays, Imaging (i.e. CT, MRI)
- Infusions in Medical Facilities
- Preventative Services (i.e., mammograms, pneumonia shots, influenza shots, annual wellness check)

# Part B - Durable Medical Equipment

- Covered
  - Wheelchair / Scooter
  - Rollator, Stabilizer, Rolling Walker
  - Hoyer Lift
  - Hospital Bed
  - Commode (3:1)
  - Suction Machine
- Not Covered
  - Shower Chair
  - Lift Chair (Only lift mechanism)
- Details
  - You may ask Medicare to reimburse for DME.
  - 5-year rule may apply.



# Parts A & B - Home Health Care

Covered Services at no cost if:

- Your doctor certifies you need, one or more of these services
  - Skilled nursing care
  - Physical Therapy
  - Speech Therapy
  - Occupational Therapy
- Medicare Certified Home Health Agency
- You must be homebound

There are limits on this coverage.



# Medicare and Longterm Care (Nursing Home)

- Most LTC costs are not covered by Medicare
- Some services provided in LTC are covered by Medicare
  - Custodial care is not covered.
  - Skilled medical care, such as a visiting doctor visit, is covered.

# Medicare Part D

Available for all people with Medicare

- Enrolled in Part A and/or Part B
- Includes those on Medicare due to disability, ALS or ESRD



# Part D Premiums

- Premiums vary in 2023 from \$5-\$113.
- Some people qualify for “Extra Help”
  - Helps pay drug plan premium, deductible and co-pays
  - SHIP can help with the application
  - Monthly Income limits (2023): Resource limits (2023):

<b>\$1,842 individual</b>	<b>\$16,660 individual</b>
<b>\$2,4855 couple</b>	<b>\$33,240 couple</b>
- Some people pay more than the plan’s usual monthly premium if their income is above:
  - **\$97,000 individual**
  - **\$194,000 couple filing a joint return**



# Comparing Part D Plans

- **Premium**
- **Deductible** - **\$505** maximum in **2023**
- **Formulary** – list of drugs covered by the plan
- **Restrictions** on your medications (I.e., prior authorization)
- **Cost** – What you pay for your prescriptions depends upon the tiers
- **Coverage in the Gap** - **\$4,660** total drug costs in **2023**
- **Pharmacy network**
- **Travel** - (national availability?)

# New in 2023

- No cost sharing for adult vaccines covered under Part D
  - This includes Shingles and TDAP
- Maximum \$35 monthly co-pay for a one-month supply of injectable insulin covered by the Part D Plan



# When Can You Enroll and Change Drug Plans?

- Annual Election Period: **October 15 – December 7**
- Special Election Periods
  - Loss of employer/retiree coverage
  - Change in residence
  - Moving into, residing in or leaving a long-term care or skilled facility
  - Qualify for Extra Help with drug costs

# How Do You Compare Plans?

Information is Online- [medicare.gov](https://www.medicare.gov)

SHIIP can help you:

- set up an account
- compare plans
- enroll





# Your Medicare Coverage Choices

## Original Medicare

Part A Hospital Insurance  
Part B Medical Insurance

Supplemental Coverage

Prescription Drug  
Coverage – Part D

## Medicare Advantage

Combines Part A & Part B

May include Prescription  
Drug Coverage – Part D

# Original Medicare

- Use any provider in the US who accepts Medicare and has a provider number.
- No provider network
- No referral to see a specialist



# Supplemental Insurance Choices

## Original Medicare

Part A Hospital Insurance  
Part B Medical Insurance

### Supplemental coverage

Prescription Drug Coverage – Part D

## Medicare Advantage Part C

Combines Part A & Part B

May include Prescription Drug Coverage – Part D

# Prescription Drug Coverage Choices

## Original Medicare

Part A Hospital  
Insurance

Part B Medical Insurance

Supplemental coverage

**Prescription Drug  
Coverage – Part D**

## Medicare Advantage

### Part C

Combines Part A & Part B

May include Prescription Drug  
Coverage – Part D

# Your Medicare Coverage Choices

## Original Medicare

Part A Hospital Insurance  
Part B Medical Insurance

Supplemental coverage

Prescription Drug Coverage – Part D

## Medicare Advantage Part C

Combines Part A & Part B

May include Prescription Drug Coverage – Part D

# Medicare Advantage - Eligibility

- Have Medicare Parts A & B
- Live in service area (county-specific)
- Covers people on Medicare because of disability



# Medicare Advantage - A Private Solution

- Private companies that contract with Medicare
- Required to provide Medicare Part A & B services.
- Sometimes called “Part C”
- MA plan handles the claims
- The plan may offer extra benefits – dental, vision, health club membership
- Show your Medicare Advantage card to providers and pharmacy if it includes drug coverage

# When Can You Join or Change?

- During your Initial Enrollment Period – when you are first eligible for Medicare at age 65
- During a Special Enrollment Period
  - Continue to work past 65 or have coverage based on your spouse's active employment
- October 15 – December 7 each year, you can join or change plans
- January 1 to March 31 – change plans or return to Original Medicare



# Medicare Advantage vs Original Medicare

## What is the difference?

- Network of providers
  - Will my providers accept the MA plan?
  - Right to urgent or emergency care
- You must live in the plan's service area
- You may pay a plan premium in addition to your Medicare Part B premium
- Pay out-of-pocket costs for services you get
  - Different from Original Medicare Plan
  - Vary from plan to plan
- May include Part D prescription drug coverage

# Contacting SHIIP/ SMP

- Statewide: 1-800-351-4664  
(TTY 1-800-735-2942)
- Website: [shiip.iowa.gov](http://shiip.iowa.gov)
- E-mail: [shiip@iid.iowa.gov](mailto:shiip@iid.iowa.gov)



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