

Let's Learn Medicare

Programs that Help Pay Your
Medicare Costs

Medicare Rights Center

- ❖ The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through:
 - Counseling and advocacy
 - Educational programs
 - Public policy initiatives

National Council on Aging

- ❖ This toolkit for State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), and Aging and Disability Resource Centers (ADRCs) was made possible by grant funding from the National Council on Aging



National Council on Aging

Center for Benefits Access

- Helps community-based organizations find and enroll seniors and younger adults with disabilities with limited means into benefits programs for which they are eligible



- CenterforBenefits.org

A screenshot of the Center for Benefits Access website homepage. The page has a white background with a blue header. The main navigation bar is yellow and contains five links: "BECs", "MIPPA", "Resource Library", "Promising Practices", and "About the Center". Below the navigation bar, there is a "Highlights" section with four items: "Meet Our New BECs" (with a "Find out" link), "Medicare & the Marketplace" (with a "Learn" link), "Newsletter" (with a "Read" link), and "Benefits 101" (with a "Check out" link). To the right of the highlights is a photograph of an older man and woman sitting at a table, looking at a laptop and some papers. The man is wearing a light-colored sweater and a patterned tie, and the woman is wearing a green jacket. The background of the photo shows a kitchen with white cabinets.

BenefitsCheckUp®

- Nation's most comprehensive free, online service to screen seniors with limited income for benefits programs
- Since 2001, more than 3.7 million people have used BenefitsCheckUp® to identify benefits valued at more than \$13.7 billion
- BenefitsCheckUp.org



The screenshot shows the homepage of BenefitsCheckUp.org. At the top left is the logo, a checkmark followed by "BenefitsCheckUp.". To the right of the logo, it says "We have helped 3,757,364 people find over \$13.8 billion worth of benefits." Below the logo is a navigation bar with links for "Home", "Find Help", "About Us", "Our Sponsors", "News", and "Donate". The main content area features a large heading "Can I Get Help?" in a script font. Below this heading, it says "It's easy to find out." and "Answer some questions to find benefit programs that can help you pay for medications, health care, food, utilities and more. All from a reliable and trusted source. [Start](#)". There is a prominent orange button that says "GET STARTED NOW". To the right of the main text is a "Stay Connected" section with the text "Get updates on important changes in benefits." and an input field for "Enter Your Address". There are two photographs: one of a woman on the left and one of two people on the right.

What we will cover today

- ❖ Understanding your Medicare benefits and options
- ❖ Understanding your Part D drug coverage
- ❖ Programs that help you pay for Medicare



Understanding Your Medicare Benefits

Parts of Medicare

- ❖ Medicare benefits are administered through three parts
 - **Part A** – Inpatient Hospital Benefits
 - **Part B** – Doctors and Outpatient Benefits
 - **Part D** – Prescription Drug Benefit

- ❖ **What happened to Part C?**
 - Private health plans (HMO, PPO)
 - Way to get Parts A, B and D through one private plan
 - Known as Medicare Advantage
 - Not a separate benefit
 - Must cover all benefits that Original Medicare Parts A and B cover

Getting Medicare benefits

❖ Original Medicare

- Medicare benefit directly from the government
- Accepted by most doctors and hospitals in the country
- Must get a separate drug plan
- Supplemental insurance can help pay your out-of-pocket costs (Medigap)
 - Medigaps have their own monthly premium

OR

❖ Medicare Advantage plans (HMO, PPO)

- Medicare benefits through a private health plan
- Must offer the same benefits as Original Medicare, but can decide how and where you can access them
- Usually, you must get a drug plan from the same plan
- May offer additional benefits

Original Medicare

- ❖ Most people have Original Medicare
- ❖ Covers care from any doctor and hospital in the country who accepts Medicare
- ❖ You usually pay a 20% coinsurance for services
 - Unless you have secondary insurance like retiree insurance or Medicaid
- ❖ Limits how much a doctor can charge for services
- ❖ Doesn't cover all healthcare services
 - Routine vision, dental, and hearing care aren't covered
- ❖ If you want Medicare drug coverage with Original Medicare, you must purchase a separate Part D prescription drug plan



A sample Medicare Health Insurance card for Jane Doe. The card features the Medicare logo and the text "MEDICARE HEALTH INSURANCE" at the top. Below this, it lists the phone number "1-800-MEDICARE (1-800-633-4227)". The beneficiary's name is "JANE DOE". The Medicare claim number is "000-00-0000-A" and the sex is "FEMALE". The card indicates entitlement to "HOSPITAL MEDICAL" services, with "EFFECTIVE DATE" listed as "07-01-1986" for both "PART A" and "PART B". A signature line at the bottom is signed "Jane Doe". A large, semi-transparent "SAMPLE" watermark is overlaid on the card.

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

Medicare Advantage plans

- ❖ You can choose to get your benefits from a private insurance company that contracts with Medicare
 - Called a Medicare Advantage plan
- ❖ You still have Medicare if you join a private plan
- ❖ Plan must cover all Part A and Part B services
 - But usually have different costs and restrictions for covering those services
- ❖ May cover extra services (routine vision, dental, etc.)
- ❖ Plans may:
 - Limit you to a doctor and hospital network
 - Require you to get permission for services
 - Increase their premiums, copayments and change their benefits from one year to next
 - End or change coverage, forcing you to find a new plan



Medicare drug coverage (Part D)

- ❖ Part D covers prescription drugs
- ❖ Each Medicare drug plan has its own list of covered drugs (formulary)
 - Each plan only covers drugs on the formulary
 - There may be restrictions on covered drugs
 - For example, you may need to try other drugs before a certain drug is covered
- ❖ Two ways to get Medicare drug coverage
 - Original Medicare with a Prescription Drug Plan
 - Medicare Advantage
- ❖ Prescription Drug Plans charge a monthly premium
 - Most plans cost between \$30-\$60 per month
 - If you have a low income, you can get help with Part D costs



Help Paying for Medicare Costs

Programs that help pay Medicare costs

For people with lower incomes and/or assets:

- ❖ Extra Help for drug costs
 - Helps pay Part D premiums, deductibles, copays
- ❖ Medicare Savings Programs (MSPs)
 - All help pay B premiums
 - Some also pay Part A premiums, Part A and B coinsurances, and deductibles
- ❖ State Pharmaceutical Assistance Program (SPAPs)

Extra Help

- ❖ Extra Help is a federal program that helps pay for some or most of the costs you have with Part D
 - Works with your Part D coverage
 - No or low premium and deductible for drugs
 - Low copays
- ❖ The level of Extra Help you get depends on your income and assets
 - Full Extra Help
 - Partial Extra Help

You may be eligible for Extra Help

- ❖ If your monthly income is around \$1,459 as a single person or \$1,966 as a couple
- ❖ You may qualify for low and affordable prescription drug copays and plan premiums
- ❖ There are asset limits for Extra Help
 - below \$13,440 (\$26,860 for couples)

MSP benefits

- ❖ Depending on program, an MSP can help pay:
 - Part B premium (\$104.90/ month)
 - Part A and B deductibles
 - Coinsurances or copays for healthcare services



You may be eligible

- ❖ You may be eligible for an MSP if your monthly income is around \$1,331 as a single person or \$1,790 as a couple—**certain states have more relaxed income rules**
- ❖ Under federal law, you must typically have assets below \$7,160 if you are single and \$10,750—**certain states have more relaxed asset rules**
 - Your house, your car and your possessions are not considered assets
- ❖ You may qualify even if your income/assets are over these limits



State Pharmaceutical Assistance Programs (SPAPs)

- ❖ Some states offer a state pharmaceutical assistance program (SPAP) to help residents pay for prescription drugs
 - Each program works differently
 - Some states only offer SPAPs to people with chronic conditions like HIV/AIDS or kidney failure
 - Some others only offer SPAPs to people with Medicare over 65

- ❖ To find out if your state offers an SPAP, search “SPAP” at www.medicareinteractive.org or [follow this link](#)



State Pharmaceutical Assistance Programs (SPAPs)

- ❖ If you have an SPAP, you may also need to enroll into a Part D plan and Extra Help (if eligible)
- ❖ SPAPs may help people pay Part D costs (such as premiums, deductibles, and copays)
 - Some help during coverage gap when costs suddenly increase
- ❖ SPAPs, like Extra Help, help you afford Part D costs – but they are not the same program
 - You can have **both** Extra Help and an SPAP

Applying for Extra Help, MSPs & SPAPs

- ❖ Apply for Extra Help by
 - Calling Social Security at 800-772-1213
 - Visiting your local Social Security office or
 - Applying online at www.socialsecurity.gov or
 - Applying online at www.benefitscheckup.org
- ❖ Apply for State Pharmaceutical Assistance Programs by contacting your State Health Insurance Assistance Program (SHIP)
 - Find the number for your SHIP online at www.shiptalk.org
- ❖ Apply for an MSP by contacting your SHIP or your state's Medicaid office



Before applying for low-income programs

- ❖ With low-income programs (i.e. Medicaid, Medicare Savings Programs, Extra Help), you should know:
 - Each program counts income differently
 - Becoming eligible for one might affect your eligibility for other programs
 - Get counseling to know all your options
 - When in doubt, fill it out
 - Programs may offer different levels of assistance depending on
 - Income
 - Assets



Conclusion

How can I learn more?

- ❖ If you would like to see if you're eligible for any of these programs, please:
 - **Call your State Health Insurance Assistance Program (SHIP)**
 - You can find your SHIP's number by visiting www.shiptalk.org

For more information and help

- ❖ Local State Health Insurance Assistance Program (SHIP)
 - www.shiptalk.org
 - www.eldercare.gov
- ❖ Social Security Administration
 - 800-772-1213
 - www.ssa.gov
- ❖ Medicare
 - 800-MEDICARE (633-4227)
 - www.medicare.gov
- ❖ Medicare Rights Center
 - 800-333-4114
 - www.medicareinteractive.org
- ❖ National Council on Aging
 - www.ncoa.org
 - www.centerforbenefits.org
 - www.mymedicarematters.org
 - www.benefitscheckup.org

Medicare Interactive

- ❖ Medicare Interactive
 - www.medicareinteractive.org
- ❖ Web-based compendium developed by Medicare Rights to be used as a counseling tool to help people with Medicare
 - Easy to navigate
 - Clear, simple language
 - Answers to Medicare questions and questions about related topics, for example:
 - “How do I choose between a Medicare private health plan (HMO, PPO or PFFS) and Original Medicare?”
 - 1.1 million annual visits and growing