

Welcome to Medicare

Brought to you today by:



In partnership with



Local help for Nebraskans
with Medicare



Who We Are

Brain Injury Alliance of NE

Works to create a better future for all Nebraskans through brain injury PREVENTION, EDUCATION, ADVOCACY, and SUPPORT.

- 1-844-423-2463
- www.biane.org

Nebraska SHIP

Provides FREE, CONFIDENTIAL, AND UNBIASED Medicare Education & Counseling

- 1-800-234-7119
- www.doi.nebraska.gov/SHIP



Topics

- Medicare Part A and Part B
 - Medicare Supplements
 - Medicare Part D
 - Medicare Advantage Plans a.k.a. Part C
 - Medicare Due to a Disability
 - Medicare Fraud and Abuse
- 

Terms You Should Know

- **Premium** – The monthly payment you owe a health insurance plan for health or prescription drug coverage.
- **Deductible** – The amount you must pay for health care or prescriptions before your insurance begins to pay.
- **Copayment (Copay)** – An amount you may be required to pay as your share of the cost for services. A copayment is usually a set dollar amount.
- **Coinsurance** – An amount you may be required to pay as your share of the cost for services. Coinsurance is usually a percentage.
- **Out-of-Pocket Maximum** – The maximum you could pay during a policy period (usually a year) before your health insurance covers 100% of the allowed amount.

What is Medicare?

Medicare is confusing.



We make it easier.

What is Medicare?

- Federal Health Insurance created in 1965
- Must meet one to qualify:
 - 65 or over
 - Qualifying Disability
 - End-Stage Renal Disease (ESRD)



The image shows a sample Medicare Health Insurance card. It features a blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name "JOHN L SMITH" is listed. The Medicare Number is "1EG4-TE5-MK72". The card is entitled to Part A and Part B, both starting on 03-03-2016. A large "SAMPLE" watermark is visible across the card.

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

What is Medicare?

Original Medicare

Part A (Hospital) Part B (Medical)



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Supplement

Part D (Drugs)

OR

Medicare Advantage



Part C
(Hospital, Medical,
and Drugs)

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Part C
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Part A – Hospital Insurance

- Pays for:
 - Inpatient Hospital Care
 - Skilled Nursing Facility Care
 - Home Healthcare
 - Hospice
- **Premium** free for most



Part A – Hospital Insurance

- Inpatient Hospital Stay
 - \$1,556. **deductible** per inpatient hospitalization
 - Pays for first 60 days
 - Daily **copay** for days 61 – 150
- Skilled Nursing Facility Stay
 - Medicare Part A covers first 20 days at 100%
 - Daily **copay** of \$194.50 for days 21 - 100



Part B – Medical Insurance

- Pays for outpatient services that are medically necessary
 - Medical Expenses
 - Primary Doctor and Specialist Visits
 - Mental Health Services
 - Medical Supplies
 - Preventive Benefits
 - Lab and Diagnostic Testing
 - Outpatient Hospital Treatment
 - Durable Medical Equipment



Part B – Medical Insurance

- **\$170.10 monthly standard premium**
 - Higher wage earners pay more
 - IRMAA
 - Imposed on income greater than:
 - \$91,000/individual
 - \$182,000/couple
- **\$233 annual deductible**
- **Coinsurance 20% - no out-of-pocket maximum**



When and where do I sign up?

- Most individuals getting Social Security or Railroad Retirement Board benefits are:
 - Automatically enrolled into Part A and Part B
 - Receive their Medicare card 2 – 3 months prior to Medicare beginning
 - This includes those under age 65 who are on Social Security Disability
 - We will talk more about that later
- Individuals not getting Social Security or Railroad Retirement Board benefits will need to sign up themselves

When and where do I sign up?

- Initial Enrollment Period (IEP)
 - Three months before the 65th birthday month
 - Coverage begins the first of the birthday month
 - Up to three months after the 65th birthday month
 - Coverage delayed
- Three ways to sign up:
 - Local Social Security Administration Office
 - 1-800-772-1213
 - www.ssa.gov

I'm still working. Do I need to enroll?

- If you or your spouse are currently working, and you receive your healthcare coverage from active employment:
 - You are not required to enroll into Medicare at age 65
 - Many choose to enroll into Part A
 - Generally **premium** free
 - Pays secondary to employer coverage
 - Note: Health Savings Accounts (HSAs) may affect your decisions

I'm still working. Do I need to enroll?

- **Special Enrollment Period (SEP)**
 - Anytime while still covered by a group health plan
 - Up to eight months after loss of group health plan
 - Coverage begins the first of the next month
- **General Enrollment Period**
 - January 1 – March 31 each year
 - Coverage begins July 1
 - Late enrollment penalties may apply

Initial Enrollment Period							Special Enrollment Period (SEP)*			
3 Months Before	2 Months Before	1 Month Before	65 th Birthday Month	1 Month After	2 Months After	3 Month After	4 Months After	5 Month After	6 Months After	
___Jan___	___Feb___	___Mar___	___Apr___	___May___	___Jun___	___Jul___	___Aug___	___Sep___	___Oct___	
Enroll in any of these months (IEP)			Coverage Starts							
			Enroll (IEP)	Coverage Starts						
				Enroll (IEP)		Coverage Starts				
If you are receiving Social Security Benefits, you will be automatically enrolled during the three months prior to your birthday. Your coverage will start on the first day of the month of your birthday unless you delay it.					Enroll (IEP)			Coverage Starts		
						Enroll (IEP)			Coverage Starts	
								Enroll (SEP)*	Coverage Can Start	
								Enroll (SEP)*	Coverage Can Start	
OUT18322	6/20									

***SEP is only available if you had coverage from a current employer.** – SEP Enrollment lasts for eight months after employment ends but cannot start until the full seven month IEP has been completed. The earliest the SEP can begin is the fourth month after the 65th birthday.

Part B – Medicare Savings Program

- Lower income earners can receive assistance paying for Part B **premiums**
 - Single
 - Income < \$1,529/monthly
 - Assets* < \$8,400
 - Married
 - Income < \$2,060/monthly
 - Assets* < \$12,600
- Apply at ACCESS Nebraska
 - 1-855-632-7633
 - www.ACCESSNebraska.ne.gov

*Assets do not include car or home

Part A and Part B



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Medicare Supplements

- Optional extra insurance
 - Purchased from private insurance company
 - Standardized plans
 - Guaranteed renewable
- Works with Original Medicare & pays for some or all:
 - **Deductible**
 - **Copays**
 - **Coinsurance**



2022 Medicare Supplement Options

BENEFITS	PLAN A	PLAN B	PLAN D	PLAN G*	PLAN K	PLAN L	PLAN M	PLAN N	PLAN C	PLAN F*
Part A Hospital Coinsurance, days 61-90 (\$389 per day)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospital Lifetime Reserve, days 91-150 (\$778 per day)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B Medical Coinsurance (20%)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospice Coinsurance	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled Nursing Facility Coinsurance, days 21-100 (\$194.50 each day)			✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospital Deductible (\$1,556)		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B Medical Deductible (\$233)									✓	✓
Part B Excess Charges (15%)				✓						✓
Foreign Travel Emergency			✓	✓			✓	✓	✓	✓
Out-of-Pocket Limit					\$6,220	\$3,110				

Plan C and Plan F are only available to individuals who turned 65 prior to 1/1/2020.

Medicare Supplements

- **Premiums**

- \$30 - \$560 per month
- Supplement plan with fewer benefits cost less
 - Company X - \$89 for Plan A (fewest benefits)
 - Company X - \$140 for Plan G (most benefits)
- 65-year-old premiums for same supplement vary
 - Company Y - \$103 for Plan G
 - Company Z - \$228 for Plan G



When and where do I sign up?

- One time “guarantee issue”
 - Six month window
 - At age 65 or over
 - When Part B begins for the first time
- After “guarantee issue” underwriting will determine
 - Offer or refusal of policy
 - **Premium**

How can I determine my options?

- Contact a Certified SHIP Representative for **premium** quotes from all companies selling Medicare supplements in Nebraska
- Provide your counselor with the following information:
 - Zip Code
 - Age
 - Gender
 - Tobacco Status
 - Which plan you are interested in

Medicare Supplements



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Part D – Drug Insurance

- Brand name & generic prescriptions
- **Monthly Premium**
 - \$6.80 - \$116.10
 - IRMAA on higher wage earners
- **Deductible**
 - \$0 - \$480.
- **Copay/Coinsurance**
 - \$0 - 50%



How can I determine my options?

- Your actual drug plan costs will vary depending on:
 - The drugs you use
 - The plan you choose
 - Whether your drugs are on your plan's formulary
 - Which tier your drug is assigned to
 - The pharmacy you choose
 - Preferred
 - Standard
 - Out-of-Network

When and where do I sign up?

- When you first become eligible for Medicare, you can join during your Initial Enrollment Period
- During a Special Enrollment Period
 - Retirement
 - Change in Residence
 - Involuntary Loss of Creditable Coverage
- To sign up:
 - [Medicare.gov](https://www.medicare.gov)
 - Nebraska SHIP

Part D – Extra Help

- LIS (Low Income Subsidy) helps pay Part D cost
 - Single
 - Income < \$1,719/month
 - Assets* < \$15,510
 - Married
 - Income < \$2,309/month
 - Assets* < \$30,950
 - Apply at www.ssa.gov or at Nebraska SHIP

*Assets do not include car or home

Original Medicare Premium Cost

Part A (Hospital) Part B (Medical)



Supplement

Part D (Drugs)

Medicare Part A Premium	\$0.00
Medicare Part B Premium	\$170.10
Medicare Supplement* Premium	\$135.00
Medicare Part D* Premium	\$48.00
Total Monthly Premiums	\$353.10

*Values are examples of cost per individual

Original Medicare



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Medicare Advantage

- Alternative to Original Medicare
 - Purchased from private insurance companies
 - Must be enrolled in both Part A & B
- Blends Part A, Part B and usually Part D
 - Must offer equal/better coverage than Original Medicare
 - May offer extra benefits
 - Dental
 - Vision
 - Hearing
- Availability varies by county
 - 5 counties in Nebraska without this option
 - Brown, Cherry, Kimball, Richardson, & Sioux



Medicare Advantage

■ Premiums

- \$0 - \$125 per month
- Continue to pay Part B premium

■ Deductibles

- Up to \$1,000 for health
- Up to \$480 for prescriptions

■ Copay/Coinsurance

■ Out-of-pocket maximum

- HMOs/PFFSs/Cost \$3,000 - \$6,700
- PPOs \$3,800 - \$11,300



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Medicare Advantage Premium Cost



Part C
Medicare Advantage

Medicare Part A Premium	\$0.00
Medicare Part B Premium	\$170.10
Medicare Part C* Premium	\$26.00
Total Monthly Premium	<hr/> \$196.10

*Values are average of cost per individual

Medicare Advantage



What if I'm under 65 and on Disability?

- A person under age 65 is eligible for Medicare after receiving 24 months of Social Security (or Railroad Retirement) disability benefits.
 - Individuals with End-Stage Renal Disease OR ALS (Lou Gehrig's Disease) have different qualifications
 - Generally, those receiving SSDI are AUTOMATICALLY enrolled in Medicare A & B (coverage begins the 25th month of eligibility)
- 

What if I'm under 65 and on Disability?

Do I have to take Medicare benefits?

- People receiving SSDI MUST ENROLL IN PART A when eligible
- You MAY be able to delay Part B and other parts of Medicare if you or your spouse have insurance through active employment

Are there other options?

- Employer coverage
- Marketplace
- Medicare Supplements

<https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Medicare%20for%20People%20Under%2065.pdf>



Annual Open Enrollment - Part C & D

- Every October 15 – December 7, regardless of your choice between Original Medicare or Medicare Advantage
 - Contact Nebraska SHIP for a comparison
 - Best Coverage
 - Lowest Price
- In 2020, Nebraska SHIP helped Nebraskans save \$17,038,211. This includes \$8,077,712 in savings by comparing prescription drug options.



Medicare Fraud & Abuse

- Costs Medicare \$60 billion annually
 - Providers billing for services not received
 - Providers ordering unnecessary tests/procedures
 - Compromised Medicare information
- Potential results include:
 - Tax dollars lost
 - Medicare fund at risk
 - Less money for benefits
 - Higher Medicare premiums/costs
- What about errors?
 - Human error exists
 - Most medical/health professionals are honest
 - Only review and investigation will determine truth

Medicare Fraud & Abuse

■ Protect



- Social Security number/Medicare number
- Shred letters with personal identifying information
- Medicare does not call or visit

■ Detect



- Review Medicare Summary Notice (MSN)
- Review Explanation of Benefits (EOB)
- Keep records/Healthcare Journal

■ Report



- Ask questions
- Call Nebraska SHIP
 - 1-800-234-7119

Medicare Fraud



Thank you!!

For more information or questions about your specific needs contact:

Sheila Kennedy, Brain Injury Alliance of NE/SHIP counselor

1-402-683-0717

sheila@biane.org

Nebraska SHIP

1-800-234-7119

www.doi.nebraska.gov/SHIP

