2018 MEDICARE Basic Toolkit
For Arkansas State & Public School Retirees & Retired Military Personnel

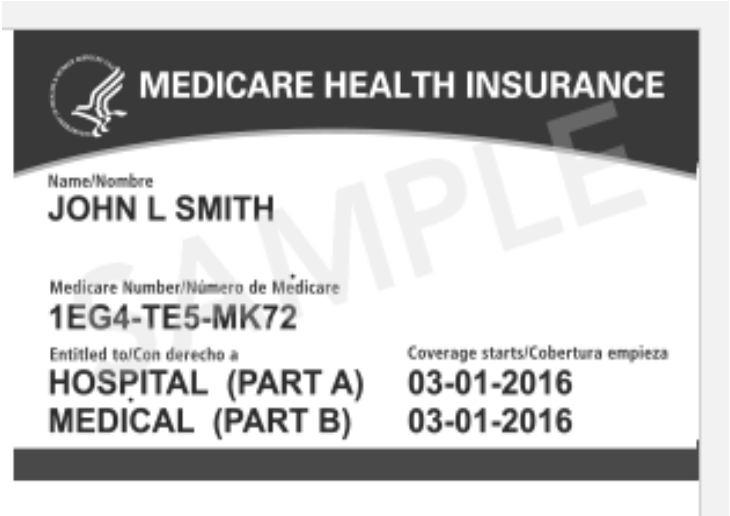
Medicare can be complicated, but we have the answers.

Provided by Arkansas SHIIP, a program funded by the federal government to educate and empower Arkansans to make informed decisions about their healthcare benefits.

SHIIP counselors provide free, confidential, objective health insurance information and one-on-one counseling for Medicare beneficiaries and their families or caregivers.

If you are eligible for Medicare, you are eligible for SHIIP counseling.

SHIIP counselors are not connected with any insurance company, are not licensed to sell insurance, and do not provide legal advice. They will not make decisions for you, but will help you make your own healthcare decisions in your best interest.



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Our job is to help Medicare beneficiaries make informed decisions about Medicare.

Call SHIIP for Medicare help – 1-800-224-6330

ARKANSAS SHIIP
Senior Health Insurance Information Program

AR BENEFITS RETIREE PROGRAM
for all State and Public School Retirees

All retirees are covered under one health program called **AR Benefits Retiree.**

Retirees age 65 or older are known as ***Medicare-Primary Retirees*** and **must join Medicare Parts A & B to keep their State Retiree health insurance benefits**. Medicare-Primary Retirees have only one option called AR Benefits Premium which pays after Medicare, listed on page 3 in the column titled "2018 Monthly Premiums for State Medicare Primary Retirees".

Retirees under age 65 and not yet eligible for Medicare are known as ***Non-Medicare Retirees*** and may choose AR Benefits Premium, Classic or Basic for the retiree, their spouse and dependents. Non-Medicare Retirees pay higher premiums than Medicare retirees because the state insurance is primary (pays first).

What is different for State and Public School Retirees?

State Retirees:

Medicare Primary Retired State Employees can keep their prescription drug plan and do not need to join Medicare Part D for prescription drug coverage.

Public School Retirees:

Medicare Primary Retired Public School Employees must join Medicare Part D for prescription drug coverage. There is a 63-day Special Enrollment Period to join Medicare Part D when the Public School Retiree's prescription insurance ends. SHIIP can help you compare Part D plans to find the least expensive plan that covers the medications you take.

Call SHIIP for help – 1-800-224-6330.

2018 AR State Medicare Retirees Monthly Premiums

Contact ARBenefits at 501-682-9656	Base Monthly Premium	State Contribution	Plan Contribution	Total Monthly Retiree Cost
Retiree only	$392.49	$205.16	$20.51	$166.82
Retiree & Non-Medicare Spouse	$881.20	$271.74	$27.16	$582.30
Retiree & Child(ren)	$770.39	$343.37	$34.32	$392.70
Retiree & Non-Medicare Spouse & Child (ren)	$1,331.82	$476.05	$47.59	$808.18
Retiree & Medicare Primary Spouse	$761.08	$328.58	$32.84	$399.66
Retiree & Medicare Primary	$1,138.98	$466.79	$46.65	$625.54

2018 AR State Non-Medicare Retirees Monthly Premiums

Premium	Base Monthly Premium	State Contribution	Plan Contribution	Monthly Retiree Cost
Retiree only	$488.72	$202.12	$20.20	$266.40
Retiree & Non-Medicare Spouse	$1,097.30	$377.67	$37.75	$681.88
Retiree & Child(ren)	$819.46	$297.45	$29.73	$492.28
Retiree & Non-Medicare Spouse & Child(ren)	$1,428.04	$473.00	$47.28	$907.76
Retiree & Medicare Primary Spouse	$881.20	$333.12	$33.30	$514.78
Retiree & Medicare Primary Spouse & Child(ren)	$1,211.94	$428.45	$42.83	$740.66
Classic				
Retiree only	$425.50	$199.23	$19.91	$206.36
Retiree & Spouse	$950.36	$371.49	$37.13	$541.74
Retiree & Child(ren)	$710.76	$292.81	$29.27	$388.68
Retiree & Family	$1,235.62	$465.07	$46.49	$724.06
Basic				
Retiree only	$375.36	$197.17	$19.71	$158.48
Retiree & Spouse	$831.10	$366.58	$36.64	$427.88
Retiree & Child(ren)	$623.04	$289.19	$28.91	$304.94
Retiree & Family	$1,078.80	$458.62	$45.84	$574.34

2018 Public School Medicare Primary Retirees Monthly Premium

	Base Monthly Premium	Subsidy	Plan Contribution	Total Monthly Retiree Cost
Retiree only	$182.98	$43.20	$39.00	$100.78
Retiree & Spouse	$783.92	$0.00	$0.00	$783.92
Retiree & Child(ren)	$757.10	$0.00	$0.00	$757.10
Retiree & Family	$1,521.48	$0.00	$0.00	$1,521.48
Retiree & Medicare Primary Spouse	$342.08	$48.07	$30.97	$263.04
Retiree & Medicare Primary Spouse & Child(ren)	$888.58	$0.00	$0.00	$888.58

2018 Public School Non-Medicare Retirees Monthly Premium

Premium	Total Monthly Retiree Cost
Retiree only	$641.14
Retiree & Non-Medicare Spouse	$1,457.18
Retiree & Child(ren)	$1,192.60
Retiree & Non-Medicare Spouse & Child(ren)	$2,008.64
Retiree & Medicare Primary Spouse	$795.12
Retiree & Medicare Primary Spouse & Child(ren)	$1,346.58
Classic	
Retiree only	$273.30
Retiree & Spouse	$565.78
Retiree & Child(ren)	$469.82
Retiree & Family	$746.20
Basic	
Retiree only	$148.50
Retiree & Spouse	$269.72
Retiree & Child(ren)	$238.52
Retiree & Family	$335.72

TRICARE FOR LIFE (TFL)
for Retired Military Personnel

If you are a Tricare-eligible beneficiary who has Medicare Parts A and B or Medicare Advantage, Tricare For Life will provide Medicare wraparound health insurance coverage that meets or exceeds government requirements for minimal essential coverage.

You and your family are Tricare-eligible if you are a member of the U.S. Uniformed Services or National Guard. If your eligibility for Medicare changes or you are not sure about your eligibility for TFL, call the **Defense Manpower Data Center Support Office at 1-800-538-9552.**

When do I have to enroll?

You DO NOT have to enroll. Coverage is automatic if you have Medicare Parts A and B or Medicare Advantage.

How does it work and what will it cost?

You may receive healthcare services from Medicare participating or non-participating providers – even providers who have opted out of Medicare. You may also receive care in military treatment facilities on a space-available basis.

TFL offers secondary insurance coverage in the U.S. and U.S. Territories. That means it pays after Medicare.

When the care you receive is covered by both Medicare and TFL, you will have **NO** out-of-pocket expenses. Most services fall into this category.

Does TFL cover prescription drugs?

TFL includes a prescription drug benefit, so you do not need a Medicare Part D plan. If you have TFL and decide you want to enroll in a Medicare Part D plan, you can enroll at any time. The TFL drug benefit is considered "creditable coverage," which means it is at least as good as a Medicare Part D plan, so you can sign up without paying the Medicare Part D penalty that applies if you did not have creditable drug coverage.

Questions? Contact Wisconsin Physicians Service:

Mail: Wisconsin Physicians Service
TRICARE For Life Customer Service
P.O. Box 7889
Madison, WI 537077889

Phone: 1-866-773-0404; TDD: 1-866-773-0405

Website: www.tricare4u.com

More questions?

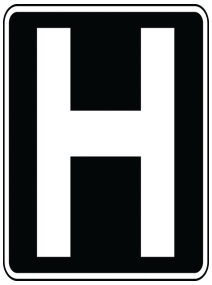
Check out the *TRICARE for Life Handbook* at : www.tricare.mil/tfl.

What is Medicare?

Medicare is our country's health insurance program for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or a kidney transplant.

Medicare has Four Parts – A, B, C and D.

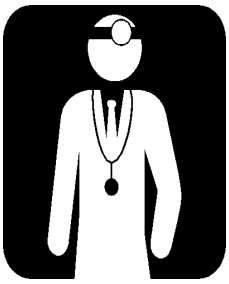
PART A



(Hospital Insurance)
Helps pay for:

- Inpatient hospital stay
- Skilled nursing or rehabilitation facility care
- Hospice care
- Home health care

PART B



(Medical Insurance)
Helps pay for:

- Services from doctors and other healthcare providers
- Outpatient surgery and tests
- Home health care
- Durable medical equipment (DME) like wheelchairs, walkers, diabetic test strips, lancets and meters
- Preventive services (See Page 17)

PART C MEDICARE ADVANTAGE

Replaces Medicare A & B

DO NOT BUY THIS PRODUCT! It will replace Retiree coverage and you will not be able to get retiree coverage back.

PART D

Helps cover cost of prescription drugs

- Run by Medicare-approved private insurance companies
- See page **14** for more information

Guard your Medicare number from fraudsters and identity thieves.

Do not carry your Medicare Card and do not give your number to anyone who contacts you by phone, email or in person, unless you have given them permission

Medicare will never contact you for your Medicare number or other personal information. **See pages 20 & 22 for more about Medicare fraud, waste and abuse.**

If your card is damaged, lost or stolen, contact the S. S. Administration for a replacement at **www.ssa.gov** or call **1-800-772-1213.**

What are my Medicare coverage choices?

You can receive your Medicare benefits through either Original Medicare (Part A and Part B) or a Medicare Advantage plan. If you choose Original Medicare, you can also purchase: (1) Secondary or supplemental insurance such as Medigap or a Group Health Insurance plan (GHI), and/or (2) Prescription drug coverage (Part D or GHI).

Option 1

ORIGINAL MEDICARE

+

Secondary Insurance
(GHI, Medigap or Medicaid)

+

Prescription Drug Coverage

OR

Option 2

MEDICARE ADVANTAGE

(Part C)

Hospital

Where can I get my questions answered?

Get general or claims-specific Medicare information, find a doctor or hospital, request documents in a different format, and make changes to your Medicare coverage. If you need help in a language other than English or Spanish, say "Agent" to talk to a customer service representative.

1-800-MEDICARE (**1-800-633-4227**)

TTY number: **1-877-486-2048**

Website: **www.medicare.gov**

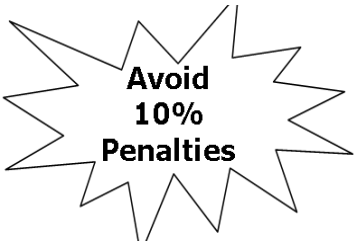
When do I have to sign up for Medicare?

If you're close to 65, and not getting Social Security or Railroad Retirement Board (RRB) benefits, you will have to sign up. Contact Social Security 3 months before you turn 65.

Medicare enrollment is automatic only if you are already receiving Social Security or RRB benefits checks. A red, white and Blue Medicare card will be sent to you 3 months before your 65 birthday or the 25th month of disability benefits.

How do I enroll?

When you are first eligible for Medicare, you have a **7-month Initial Enrollment Period** to sign up for Part A and/or Part B (3 months before to 3 months after your 65th birthday).



WHAT HAPPENS IF I DO NOT ENROLL ON TIME?

If you decide to enroll in Part B later on, you may have to pay a **monthly late enrollment penalty** for as long as you have Part B coverage and could have a gap in your health coverage.

Note: If the employer has fewer than 20 employees. You should sign up for Part A and Part B when you're first eligible. In this case, Medicare pays before your other coverage.

Your premium will go up 10% for each 12-month period you were eligible for Part B, but did not sign up for it, **UNLESS:**

- You or your spouse still work and are covered under a group health plan, or
- You are receiving Social Security disability benefits and are covered under a group health plan.
- Qualify for Medicare Savings Program (MSP) and/or Extra Help

If you did not sign up for Part A (if you have to buy it) and/or Part B (for which you must pay a premium) during your **Initial Enrollment Period**, you can sign up **between January 1 and March 31** each year. **Your coverage will not start until July 1 of that year.**

You do not need to sign up for Medicare each year. However, you can review your coverage and make changes during the

Open Enrollment Period (October 15 – December 7).

New coverage will begin on January 1, 2019.

Shop and compare plans every year.

Use the Medicare Plan finder at **www.medicare.gov** or Call SHIIP for help @ 1-800-224-6330

NO WAITING! APPLY ONLINE

Social Security Administration Website – **www.ssa.gov/medicare**

OR

Call Social Security at 1-800-772-1213 (TTY at 1-800-325-0778)

Medicare Premiums are deducted from your Social Security check

Medicare Part A Premium

If you or your spouse worked at least 10 years and paid payroll taxes, there is no monthly premium for Part A. However, there is a 10% penalty for late enrollment.

*For those who did not work long enough to get Medicare Part A for free, the monthly **premium is $422.00** or a lesser amount based on the length of time worked.*

Medicare Part B Premium if new to Medicare in 2018

If Yearly Income is:		Monthly Premium Payment
File Individual Tax Return	**File Joint Tax Return**	
$85,000 or below	$170,000 or below	$134.00 per month
$85,001-$107,000	$170,001-$214,000	$187.50 per month
$107,001-$160,000	$214,001-$320,000	$267.90 per month
$160,001-$214,000	$320,001-$428,000	$348.30 per month
Above $214,001	Above $428,001	$428.60 per month

Common terms – *What do they* mean?

Beneficiary: someone who has healthcare insurance through Medicare or Medicaid

Copayment (copay): a fixed amount you pay for a covered healthcare service after you've paid your deductible

Deductible: the amount you must pay for covered healthcare services before your insurance plan starts to pay (For example, with a $2,000 deductible, you pay the first $2,000 of covered services yourself.)

Durable Medical Equipment (DME): reusable medical equipment like wheelchairs, walkers, crutches, hospital beds, home oxygen equipment, diabetic testing meters and supplies

Health Insurance Marketplace: a comparison-shopping area that allows people to buy private health insurance that best meets their needs.

Medicare assignment: an agreement by your doctor, provider, or supplier to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and copay.

Minimum essential coverage: coverage that you must have to meet the individual responsibility requirement under the health care law.

Prior authorization: A cost-savings measure that allows full payment of health benefits only if the hospital or medical treatment has been approved by the insurer in advance.

Medicare Internet Resources

www.medicare.gov

- Compare Drug Plans (Part D)
- Compare Medicare Advantage Plans (Part C)
- Compare Hospitals
- Compare Nursing Homes
- Compare Home Health Agencies
- Order a replacement Medicare card

www.mymedicare.gov

- Create an account
- Manage personal Medicare information via a secure website:
- Review eligibility, entitlement and plan information
- Track preventive services
- Keep a prescription drug list
- Complete Authorization Forms
- Review Claims

2018 Part A Coverage for Medicare State & Public Retirees

Part A Hospital Services	Benefits	AR Benefits Retiree Plan Covers
Inpatient hospital deductible each benefit period	First 60 days	AR benefits pays $1340 deductible
Copayments per day	61st to 90th day	AR benefits pays $335 per day
Copayments per day (Lifetime Reserve)	91st to 150th day	AR benefits pays $670 per day
100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits stop completely		Arkansas benefits pays
Calendar year blood deductible (First 3 pints of blood) If deductible is not met by the replacement of blood		Arkansas benefits pays
Copayments per day for days 21-100 in a Skilled Nursing Facility		AR benefits pays the copayment per day

2018 Part B Coverage for Medicare State & Public Retiree

Part B Physician and Medical Services	AR Benefits Retirees Plan Covers
Part B deductible	AR Benefits pays deductible $183 deductible
Normally 20% of Medicare-approved amount (Part B Coinsurance) and 20% of Medicare-approved charges for Durable Medical Equipment (DME), after Part B deductible is Met	AR Benefits pays 20% of the Medicare-approved amount
Medicare Part B excess charges 100% (This benefit would apply when you receive services from a physician that **does not** accept assignment)	AR Benefits pays 100% of the excess charges when you receive services from a physician that **does not** accept Medicare

What is NOT covered by Part A and Part B?

Medicare does not cover everything. If you need certain services that are not covered under Medicare Part A or Part B, you'll have to pay for them yourself unless:

You have other coverage (Medicaid or private insurance) to cover the costs, or
You're in a Medicare Advantage plan that covers these services.

Medicare and most health insurance plans do not pay for long-term care (non-medical care for people who have a chronic illness or disability). This includes non-skilled personal care assistance, like help with activities of daily living such as dressing, bathing, and using the bathroom).

Even if Medicare covers a service or item, you generally have to pay deductibles, coinsurance, and/or copayments.

Medicare does not cover

- ✗ Long-term care
- ✗ Dentures or Dental Care
- ✗ Hearing aids
- ✗ Eye Wear
- ✗ Eye examinations for glasses
- ✗ Cosmetic surgery
- ✗ Acupuncture

How does my other insurance work with Medicare?

When you have other insurance (like employer group health coverage) and Medicare, there are rules that decide whether Medicare or your other insurance pays first.

Who Pays First?	
If you have retiree insurance from your or your spouse's former employment	Medicare pays first.
If you are 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has 20 or more employees	Your group health plan pays first.
If you are 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has less than 20 employees	Medicare pays first.
If you are under 65 and disabled, have group health plan coverage based on your, a spouse's, or a family member's current employment, and the employer has 100 or more employees	Your group health plan pays first.
If you are under 65 and disabled, have group health plan coverage based on your or a family member's current employment, and the employer has less than 100 employees	Medicare pays first.
If you have Medicare because of your group health plan and have End-Stage Renal Disease (ESRD)	Your group health plan will pay first for the first 30 months after you become eligible to enroll in Medicare. Then Medicare will pay first after this 30-month period.

Facts to remember:

- ⇒ The insurance that pays first (primary payer) pays up to the limits of its coverage.
- ⇒ The insurance that pays second (secondary payer) only pays if there are costs the primary insurer did not cover.
- ⇒ The secondary payer (which may be Medicare) might not pay all of the uncovered costs.
- ⇒ If your employer insurance is the secondary payer, you might need to enroll in Part B before your insurance will pay.
- ⇒ Medicare might pay second if you are in an accident or have a workers' compensation case in which other insurance covers your injury and pays first. In these situations, you or your lawyer should tell Medicare as soon as possible.
- ⇒ Tricare for Life (TFL) requires the Medicare Beneficiary to enroll in Part A and

Medicare Advantage (MA) Part C

What is it?

- A Medicare Health Plan or Medicare Replacement Plan sold by a private insurance company with Medicare approval
- Replaces original Medicare Part A and Part B (no need for Medigap)
- May offer added benefits such as vision, dental, hearing or transportation. Be sure to get specific coverage details in writing.
- Most plans require use of certain doctors and hospitals (a provider network). You will have to pay more or even all the cost of your health care to use out-of-network doctors or hospitals.

What is the cost?

- You still must pay Medicare Part B premiums ($134.00 in 2018).
- You may have to pay an additional premium to the MA company (up to $188 monthly).
- Usually pay per-visit copayments for medical services instead of Original Medicare's 20% copayment

What does it pay?

- MA plans must cover the same benefits as Original Medicare, but the coverage and costs (deductibles and copays) vary.
- Some plans include drug coverage (Part D); vision, hearing and/or dental coverage; home delivered meal after surgery, and gym membership.

What is the advantage?

Plans may include **additional benefits.** Many of the dental and hearing benefits are preventive, which means they pay for teeth cleaning or hearing exams, but not for dentures or hearing aids. Ask questions about what the policy will pay and get a list of benefits in writing.

Cost sharing may be less expensive for some. For example, Original Medicare hospital coverage requires a deductible of $1,340 in 2018. MA Plan might change the cost sharing so the patient pays $395 per day for the first five days. If patients stay two days, they owe $790 instead of the Original Medicare deductible of $1,340. If patients stay five days, they owe $1,975 instead of the Original Medicare deductible of $1,340.

Medicare Drug Coverage (Part D)

Do you really need Part D?

Some people do not need Part D because they already have ***"creditable coverage,"*** – prescription drug coverage through a current or former employer, union, or the Veterans Administration – that is at least as good as Medicare Part D.

State Retiree insurance includes prescription drug coverage. State retirees do not need to join Medicare Part D. HOWEVER, Public School retirees do.

Remember, there is a penalty for late enrollment. In most cases, you have to pay this penalty for as long as you have a Medicare drug plan, even if you switch plans.

Things to consider:

Total Annual Cost= amount you pay yearly

Monthly premium = amount you pay each month in addition to your Part B premium.

Deductible = amount you pay for your drugs before your insurance begins to pay.

Copayment (Coinsurance) = amount you pay for your drugs after the deductible.

Choose coverage through a Medicare drug plan or a Medicare Advantage Plan. If you have a Medicare Advantage Plan that includes prescription drug coverage and you join a Medicare Prescription Drug Plan, you will be disenrolled from your Medicare Advantage

Plan Restrictions:

Quantity Limit = number of pills or amount of medication covered over a certain period of time.

Step Therapy = plans may require you to first try a less expensive drug to treat your medical condition before they will cover a more expensive drug for that condition.

Prior Authorization = an approval from your insurance plan before you can fill your prescription.

The Plan's Formulary – see next page (page 15)

When can you join or switch a Medicare drug plan?

- When you first become eligible for Medicare, during your Initial **Enrollment Period,** or
- During **Open Enrollment,** between October 15and December 7 each year (Your coverage will begin on January 1 of the following year), or
- At any time if you qualify for **Extra Help.** See page 18.

Special Enrollment Periods apply – when you move out of your plan's service area, lose other creditable coverage, live in an institution (like a nursing home), have Medicaid, or qualify for Extra Help.

You can switch to a new Medicare drug plan simply by joining another plan. Your old Medicare drug plan coverage will end when your new drug plan begins.

What is a Formulary?

A FORMULARY is a list of drugs covered by a Medicare prescription drug plan. ***Each plan has its own formulary and the formulary can change from year to year.***

Shop and compare plans every year. Drug costs (premiums, deductibles and formularies) change every year. Contact the plan to find out its current formulary, or visit the plan's website. Your plan should notify you if there are any formulary changes.

Use the **Medicare Plan Finder** at **Medicare.gov/find-a-plan**

OR

Call 1-800-MEDICARE (1-800-633-4227);
TTY users should call 1-877-486-2048

OR

Call SHIIP for help 1-800-224-6330.

Many Medicare drug plans place drugs into different "tiers" or levels with different costs. Generally, the higher the tier, the higher the cost. HOWEVER, if your doctor thinks you need a drug in a high tier instead of a similar drug in a lower tier, he/she can ask your plan for an exception to get a lower copayment for that drug.

Each month that you fill a prescription, your drug plan mails you an **Explanation of Benefits (EOB) notice.** This gives you a summary of your prescription drug claims and your costs. Review your notice and check it for mistakes. Contact your plan if

Medicare Coverage Gap (Donut Hole)

Most Medicare drug plans have a coverage gap – the "donut hole". Your drug costs may not be high enough for you to be affected. The gap begins after you and your drug plan together have spent $3750.00 for covered drugs. In 2018, once you enter the coverage gap, you pay 35% of the plan's cost for covered brand-name drugs and 44% of the plan's cost for covered generic drugs until you reach the end of the coverage gap of $5000.00.

You automatically get ***CATASTROPHIC COVERAGE*** once you get out of the donut hole. This means that you will only have to pay a lesser coinsurance amount or copayment for covered drugs for the rest of the year.

Medicare Annual Open Enrollment
OCT. 15 – DEC. 7

Medicare Supplement Insurance (Medigap)

What is it?

- Secondary health insurance to pay for care and services covered by Medicare Part A and Part B
- Only pays after Original Medicare A and B
- Not needed with Medicare Advantage (Part C)
- Sold by private insurance companies

A guide to all companies approved to sell health insurance in Arkansas called **Bridging the Gap** is available from SHIIP or on SHIIP's website – **www.arkansas.insurance.gov.**

APPLY ANYTIME. Unlike Medicare Drug and Advantage Plans, there is no specific time of year to purchase a Medicare Supplement Policy.

When can you apply?

age 65 or older

Medigap for Medicare recipients age 65 or older

The **Medigap Open Enrollment Period** is a 6-month period when an insurance company must issue a policy regardless of medical history, health status, or prior claims. The Medigap Open Enrollment Period begins on your first day of Medicare Part B enrollment at age 65 or older. Getting Part B starts the Medigap Open Enrollment Period.

under age 65

Medigap for Medicare recipients under age 65

Younger Medicare beneficiaries may be denied a policy based on their prior medical history. There is no assurance that those under age 65 will be issued a Medigap Policy.

NOTE

Retiree insurance may pay 20% after Medicare, like Medigap does. Check with your Human Resources Department before enrolling in a Medigap Plan. Other retiree benefits – like life, dental, hearing or vision insurance may be affected.

Part B Preventive & Screening Services

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements (bone density)
- Cardiovascular disease screenings
- Cardiovascular disease (behavioral therapy)
- Cervical & vaginal cancer screening
- Depression screenings
- Diabetes screenings
- Diabetes self-management training
- Glaucoma tests
- Hepatitis C screening test
- HIV screening
- Mammograms (screening)
- Nutrition therapy services
- One-time “Welcome to Medicare” preventive visit
- Prostate cancer screenings
- Sexually transmitted infections screening & counseling
- Shots
- Flu shots
- Hepatitis B shots
- Pneumococcal shots
- Tobacco use cessation counseling
- Yearly "Wellness" visit

For more detailed information about Part B preventive & screening services, please visit Medicare.gov website or contact Medicare at

1-800-633-4227

Two programs can help you with Medicare costs if you have limited income and resources

1 Medicare Savings Programs pay Medicare Premiums

There are 4 kinds of Medicare Savings Programs:

1. Qualified Medicare Beneficiary (QMB) Program – helps pay for Part A and/or Part B premiums, deductibles, coinsurance, and copayments.
2. Specified Low-Income Medicare Beneficiary (SLMB) Program – Helps pay Part B premiums only.
3. Qualifying Individual (QI) Program – Helps pay Part B premiums only. You must apply each year for QI benefits and the applications are granted on a first-come first-served basis.
4. Qualified Disabled and Working Individuals (QDWI) Program – Helps pay Part A premiums only. You must have a disability and be working to qualify for this program.

These programs are different in every state and each has different income and asset levels to qualify. It may be hard to understand, but we are here to help you get the benefits you need to pay for your health care.

2 Extra Help pays for prescription drugs (Part D)

If you qualify for **Extra Help** and join a Medicare drug plan, you will get help to pay your Medicare drug plan's monthly premium, yearly deductible, coinsurance, and copayments.

With **Extra Help**, there will be no coverage gap (donut hole) and no late enrollment penalty. You can also switch plans at any time.

Medicare will mail you a **PURPLE LETTER** if you are qualified for **Extra Help**. Keep the letter for your records. You will not need to apply.

You automatically qualify for **Extra Help** if you have Medicare and meet any of these conditions:

- ✓ You have full Medicaid coverage.
- ✓ You get help from a Medicare Savings Program.
- ✓ You get Supplemental Security Income (SSI) benefits.

Income and asset levels can change every year. We have the up-to-date numbers.

Medicare Rights and Protections

What are my Medicare rights?

- Be treated with dignity and respect at all times
- Be protected from discrimination
- Have your personal and health information kept private
- Have questions about Medicare answered
- Have access to doctors, other healthcare providers, specialists, and hospitals, and get emergency care when and where you need it
- Get information from Medicare, healthcare providers, and Medicare contractors about your treatment choices in clear language and a format you understand; learn about your treatment choices; and participate in treatment decisions
- Request a review (appeal) of certain decisions about healthcare payments, coverage of services, or prescription drug coverage
- File complaints (or grievances), including complaints about the quality of your care
- Get a decision about a healthcare payment, coverage of services, or prescription

Who protects my Medicare rights?

KEPRO is the Medicare Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO) for Arkansas.

If you are not satisfied with the quality of care you receive, you can:
Call the KEPRO Medicare Beneficiary Helpline – 844-430-950 toll free OR download a quality of care complaint form (in English or Spanish) at:
www.keproqio.com/bene/qualityofcarecomp.aspx

Send complaint forms to KEPRO by:

Fax: 844-878-7921
Email: beneficiary.complaints@hcqis.org
Mail: Rock Run Center, Suite 100
5700 Lombardo Center Drive
Seven Hills, OH 44131
Attention: Beneficiary Complaints

Examples of Poor Quality Care:

- Your condition was misdiagnosed
- You got the wrong medication or an overdose of medication
- Your surgery or diagnostic testing was unnecessary
- You had a change in your condition that was not treated
- You did not get complete discharge instructions from the hospital

A KEPRO team member can help you write your complaint

What is an Advanced Beneficiary Notice of Noncoverage (ABN)?

To protect you from unexpected bills, Medicare requires healthcare providers to tell you in a written notice if they think Medicare will not pay for an item or service. It will tell you the cost of the item or service so you can decide whether to pay for it or not.

How do I file an Appeal?

You can appeal a denied item or service if you think Medicare should pay but did not or if you think Medicare did not pay the right amount.

Review your Medicare Summary Notice (MSN) that shows the item or service you are appealing and follow the directions on the MSN to appeal within 120 days of the date you get the MSN in the mail. You should get a decision from KEPRO (the Arkansas BFCC-QIO) within 60 days after they get your request. If Medicare will cover the item(s) or service(s), it will be listed on your next MSN.

What if I think my services are ending too soon or I am denied admission to the hospital?

You can ask for a **fast appeal** – an immediate review by the BFCC-QIO.

For more information, visit **Medicare.gov/appeals** or

Protect yourself from identity theft

Identity theft happens when someone uses your personal information – your name and your Social Security, Medicare, credit card, or bank account numbers – without your consent to commit fraud or other crimes.

Guard your cards and protect your Medicare and Social Security numbers. Only give your Medicare number and personal information to doctors, other healthcare providers, Medicare-approved plans; your insurance company; and trusted people in the community who work with Medicare, like SHIIP or Social Security.

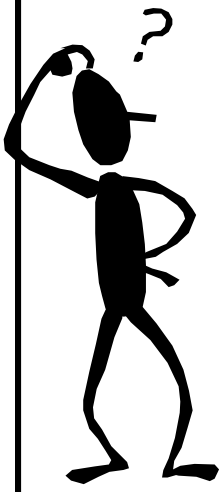
Call 1-800-MEDICARE (1-800-633-4227) to find out if a provider is approved by Medicare. TTY users should call 1-877-486-2048. If you suspect identity theft, call your local police department and the Federal Trade Commission's **ID Theft Hotline at 1-877-438-4338.**

TTY users should call 1-866-653-4261.

Visit **ftc.gov/idtheft** to learn more about identity theft.

Medicare plans must follow certain rules for marketing and enrollment. They cannot ask you for credit card or banking information over the phone or via email, unless you are already a member of that plan. They cannot enroll you into a plan by phone unless you call them and ask to enroll, or you have given them permission to contact you. Call 1-800-MEDICARE (1-800-633-4227) to report any plans that: ask for your personal information over the phone or email, call to enroll you in a plan, or use false information to mislead you.

Any Questions?



Why do I need Medicare supplement insurance?

Original Medicare does not pay all medical expenses. A Medicare supplement policy, also known as Medigap insurance, fills most of the Medicare coverage gaps.

Does Medicare cover care in a nursing home?

Medicare does not cover long-term care in a nursing home. However, you may be covered for short stays. You must meet certain pre-entrance requirements in order to qualify for benefits. If you are eligible, Medicare will pay for skilled care for the first 20 days and a certain amount each day for days 21 through 100. After 100 days per benefit period, Medicare pays nothing.

Does Medicare cover home health care?

Yes, but only if your doctor orders part-time skilled care and you are home-bound. If you meet these requirements, Medicare pays 100% of the cost of home health care.

Will Medicare pay for outpatient prescriptions, hearing aids, dentures, eyeglasses, etc.?

Original Medicare (Part A and Part B) covers very little prescription medication. Medicare Part D, the prescription drug benefit, is available through stand-alone plans or through most Medicare Advantage plans.

Original Medicare does not cover hearing aids, dental procedures or routine eye exams. Medicare Advantage plans may provide some coverage for these extra benefits.

Does Medicare cover diabetic supplies?

Yes, Medicare covers test strips, lancets, the machine used to test blood sugar levels and batteries and calibration solution for the machine. Medicare also covers outpatient self-management education and diabetic shoes.

Does Medicare pay for physical therapy?

Yes, Medicare Part B pays 80% of the approved amount for outpatient physical therapy up to a maximum. Medicare Part A may also cover physical therapy during inpatient stays.

Can my doctor insist that I pay for care up front before Medicare pays?

Yes, but only if your doctor does not accept assignment. If your doctor participates with Medicare, he or she can collect the deductible and copayment. If your doctor does not accept assignment, he or she cannot charge you more than the Medicare approved amount.

Call SHIIP for Medicare help 1-800-224-6330

Find a doctor or healthcare provider who accepts Medicare Assignment

For a list of providers in your area, go to the **Medicare.gov Physician Compare website** at: **https://www.medicare.gov/physiciancompare/search.html**.

Enter your zip code in the "Location" box and the type of healthcare professional you are looking for in the "What are you searching for?" box (for example, primary care physician, nurse practitioner) and click on "search". In the box on the right of the screen labeled "Medicare assignment," click on the circle that says "Show only those accepting the Medicare-approved amount."

No Internet access? **Contact the potential Healthcare provider's office to ensure they accept Medicare assignment.**

Medicare Fraud, Waste & Abuse

Medicare fraud occurs when healthcare services are deliberately misrepresented, resulting in unnecessary cost to the program, improper payments to providers, or overpayments. Examples are billing for services that were never provided or billing for a service at a higher rate. ***Medicare abuse*** occurs when providers supply services or products that are medically unnecessary or do not meet professional standards.

What Does it Cost and Who Pays?

The estimated cost of healthcare fraud is over $13 billion annually for Medicare alone. ***Healthcare fraud*** affects every taxpayer, but it is not just a matter of dollars and cents. Poor care can affect a patient's functional level and extend his/her need for services. Loss of money to fraud and abuse means that less money is available for necessary services and programs to assist caregivers.

Arkansas SMP
Empowering Seniors To Prevent Healthcare Fraud

Check your **Medicare Summary Notice** quarterly to detect and report potential fraud and abuse. Sign up for **www.mymedicare.gov** to check claims regularly.

Allen Kerr, Commissioner
1200 W 3rd St, Little Rock, Arkansas 72201
www.insurance.arkansas.gov
insurance.shiip @arkansas.gov

Call SHIIP Toll Free: 1-800-224-6330

ship state health insurance assistance programs NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDICARE

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