MEDITCARE 101
PART 1
MEDITCARE ELIGIBILITY AND COVERAGE (A & B)

Presented by Roma Costanza
PPACG  Area Agency on Aging-Senior Insurance Assistance
‘Your local SHIP program.’
Who We Are:

Our mission is to help older area residents remain in their homes by removing barriers to independent living. We assist with the coordination and development of a comprehensive system of services for older persons in El Paso, Park and Teller counties and provide leadership and advocacy for the needs and concerns of the elderly.
The Pikes Peak Area Agency on Aging (PPAAA) and Pikes Peak Library District (PPLD) have partnered for five years to provide information about Medicare to the community. Both organizations specialize in providing information, resources, and education in the region and have done so for over 50 years.

Pikes Peak Library District seeks to engage and transform people’s lives by providing equitable access to information, enrichment opportunities, and community connections with 15 facilities, on-line resources, and mobile library services, PPLD responds to the unique needs of individual neighborhoods and the community at large. It is a nationally recognized system of public libraries serving a population of more than 670,000 across 2,070 square miles in El Paso County, Colorado.

Learn more at ppld.org.
The Colorado State Health Insurance Assistance Program (SHIP) provides free and unbiased in-depth, one-on-one insurance counseling and assistance to Medicare beneficiaries, their families, friends, and caregivers for:

- Original Medicare, Medicare Advantage (Part C), Medicare Prescription Drug (Part D), Medicare Supplemental (Medigap)
- Insurance plans for retirees
- Applying for programs to assist those with low or limited incomes
- We service 9 counties in Colorado: El Paso, Park, Teller, Lake, Custer, Chaffee, Fremont, Huerfano and Las Animas

Colorado Springs (719) 635-4891
State-wide (888) 696-7213
What is Medicare?

Medicare Has Three Parts

- Part A Hospital Insurance
- Part B Medical Insurance
- Part D Prescription Coverage
- Part C Advantage/Health Plans
Who Runs Medicare?

▶ Social Security Administration
  ▪ Determines eligibility for Medicare
  ▪ Processes Medicare enrollment
  ▪ Replaces Medicare cards
  ▪ Provides toll-free customer service

▶ Centers for Medicare & Medicaid Services
  ▪ Administers program
  ▪ Processes claims
  ▪ Determine Benefits
  ▪ Pays Providers
  ▪ Provides toll-free customer service (24/7)
  ❖ 1-800-MEDICARE (1-800-633-4227)

Contact Social Security Administration
(800) 772-1213 (7a – 7p)
or [www.ssa.gov](http://www.ssa.gov)

Local office:
(888) 880-0688
2306 E Pikes Peak Ave
CS, CO 80909
Who Can Have Medicare?

► US Citizen that is age 65 & older
  ► With contribution into the Social Security system or Railroad Retirement System

► Any age on Social Security Disability

► Any age receiving kidney dialysis (ESRD)

► Any age with Lou Gehrig's disease (ALS)

► Lawfully admitted aliens
  ► Residing in the US for 5 consecutive years
When to enroll in Medicare

▸ You don’t have to be retired

▸ Your Initial Enrollment Period (IEP)
  ▪ Lasts 7 months
  ▪ Begins 3 months before your 65th birthday
  ▪ Includes the month you turn 65
  ▪ Ends 3 months after you turn 65

▸ There are other times you may enroll
  ▪ But you may pay a penalty if you delay
## Enrollment Periods

<table>
<thead>
<tr>
<th>Enrollment Period</th>
<th>Begins</th>
<th>Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Enrollment Period (IEP)</td>
<td>3 months before the month of birthday</td>
<td>3 months after the month of birthday</td>
</tr>
<tr>
<td>Special Enrollment Period (SEP)</td>
<td>the month after you lose employer coverage – based on active employment</td>
<td>8 months after coverage ends</td>
</tr>
<tr>
<td>General Election Period (GEP)</td>
<td>January 1st</td>
<td>March 31st Coverage begin July 1</td>
</tr>
<tr>
<td>Penalty may apply</td>
<td></td>
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Medicare Card

NAME/NOMBRE
JOHN L SMITH

MEDICARE NUMBER/NÚMERO DE MEDICARE
1EG4-TE5-MK72

ENTITLED TO/CON DERECHO A
HOSPITAL (PART A) 03-01-2016
MEDICAL (PART B) 03-01-2016

COVERAGE STARTS/COBERTURA EMPIEZA
03-01-2016
Here’s how to get ready:

- Make sure your mailing address is up to date at Social Security. If you need to update or correct your address, contact Social Security at (800) 772-1213 or online through your MySocialSecurity.gov account. TTY users can call (800) 325-0778.

- Beware of anyone who contacts you about your new Medicare card. Social Security will never ask you to give them personal or private information to give you your Medicare number or card.
# What You Can Do Online

**www.socialsecurity.gov**

<table>
<thead>
<tr>
<th>APPLY FOR BENEFITS</th>
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<tbody>
<tr>
<td>Apply for Social Security retirement/spouse’s benefits</td>
<td><a href="http://www.socialsecurity.gov/applyforbenefits">www.socialsecurity.gov/applyforbenefits</a></td>
</tr>
<tr>
<td>Apply for Social Security disability benefits</td>
<td><a href="http://www.socialsecurity.gov/applyfordisability">www.socialsecurity.gov/applyfordisability</a></td>
</tr>
<tr>
<td>Apply for Medicare</td>
<td><a href="http://www.socialsecurity.gov/medicareonly">www.socialsecurity.gov/medicareonly</a></td>
</tr>
<tr>
<td>Apply for Extra Help with your Medicare prescription drug costs</td>
<td><a href="http://www.socialsecurity.gov/1020">www.socialsecurity.gov/1020</a></td>
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<tr>
<th>ESTIMATE YOUR FUTURE BENEFITS</th>
<th></th>
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<tbody>
<tr>
<td>Create a <strong>my</strong> Social Security account to get your Social Security Statement:</td>
<td><a href="http://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a></td>
</tr>
<tr>
<td>• Check your earnings record; and</td>
<td></td>
</tr>
<tr>
<td>• See estimates of your potential benefit amounts.</td>
<td></td>
</tr>
<tr>
<td>Get your retirement benefit estimate</td>
<td><a href="http://www.socialsecurity.gov/estimator">www.socialsecurity.gov/estimator</a></td>
</tr>
<tr>
<td>Use our benefit planners to calculate your retirement, disability, and survivors benefits</td>
<td><a href="http://www.socialsecurity.gov/planners">www.socialsecurity.gov/planners</a></td>
</tr>
</tbody>
</table>

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<tr>
<th>IF YOU GET BENEFITS</th>
<th></th>
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<tbody>
<tr>
<td>Create a <strong>my</strong> Social Security account and:</td>
<td><a href="http://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a></td>
</tr>
<tr>
<td>• Get your benefit verification letter;</td>
<td></td>
</tr>
<tr>
<td>• Check your benefit and payment information and your earnings record;</td>
<td></td>
</tr>
<tr>
<td>• Change your address and phone number;</td>
<td></td>
</tr>
<tr>
<td>• Start or change direct deposit of your benefit payment; and</td>
<td></td>
</tr>
<tr>
<td>• Get a replacement SSA-1099/10425.</td>
<td></td>
</tr>
<tr>
<td>Get a replacement Medicare card</td>
<td><a href="http://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a></td>
</tr>
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You may be able to use your free **my** Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) to request a replacement Social Security card online, as long as you live in one of the participating states or the District of Columbia, are not requesting a name change or any other change to your card, and you meet other requirements.

Find answers to frequently asked questions at [www.socialsecurity.gov/faq](http://www.socialsecurity.gov/faq)
Medicare 2023

• Medicare.gov website has been updated to be more user friendly

• All beneficiaries are encouraged to create a MyMedicare.gov account

• Will be key aspect of using the new Medicare Plan Finder during the Annual Open Enrollment Period to review Part D and Advantage Plan options

• (Oct 15 – Dec 7)
Part A
Do I need to sign up for Part A?

➤ Things to Consider

- You get it automatically if already collecting Social Security/RRB income benefits
- Are you/your spouse actively working and covered by employer plan?
  - May be able to delay enrollment
    - There may be a penalty if you delay
Part A- How much does it cost?

- Most people receive Part A premium free if they have 40 working quarters (10 Years of work)

- Those with less than 40 working quarters pay a premium as high as $506 per month for 2023
  - Eligibility and working quarters are determined by Social Security
  - Contact Social Security to sign up
Part A: Hospital Insurance
Part A: Inpatient Hospital Stay

- Hospital Coverage 2023 amounts
  - $1,600 Deductible each Benefit Period (Days 1-60)
  - $400 co-insurance/per day (Days 61-90)
  - $800 co-insurance/per day (Days 91+) Lifetime Reserve days
  - All costs after Lifetime Reserve days (60) are exhausted

- Benefits Period Defined
  - 90 days of hospital care if needed
  - New benefit period starts when no care was provided inpatient at a hospital or SNF for 60 days

- Psychiatric Hospital
  - Maximum 190 lifetime days in a participating psychiatric hospital
Medicare Part A: Non-Covered Services

- Private Room*
  - Unless medically necessary and doctor ordered
- First three pints of blood**
- Private duty nursing/sitters
- Self administered drugs
Part A Skilled Nursing Facility (SNF)
Part A: Skilled Nursing Benefits

Skilled Nursing Facility (SNF) 2023 costs

- Day 1-20 each benefit period
  - All covered services paid 100% by Original Medicare
  - Benefits may be different with Advantage plans

- Day 21-100 each benefit period
  - Medicare pays all covered services EXCEPT a co-insurance rate of $200 per day

- Beginning on day 101
  - Patient pays all costs, Medicare benefit exhausted
Medicare Part A

Home Health Care & Hospice
Part A: Home Health Care & Hospice Care

- Requires doctor to certify eligibility
- Deductibles usually do not apply
- 100% payment of “home health care” services
  - 80% for DME
- Some limits apply
Medicare Part B Coverage
Should I keep/sign up for Part B?

Consider

- You get it automatically if already collecting Social Security/RRB income benefits
  - Usually deducted from SSA/RRB benefits
- Are you/your spouse actively working and covered by employer plan?
  - May be able to delay enrollment
- Most people pay a monthly premium
  - Amount depends on income
Should I keep/sign up for Part B?

- Sometimes you must have Part B
  - If you want to buy a Medigap policy
  - If you want to join a Medicare Advantage Plan
  - If you’re eligible for TRICARE

- With Veterans benefits it’s optional
  - But you pay a penalty if you don’t sign up during your Initial Enrollment Period
Should I keep/sign up for Part B?

- If you are *still working* and have *Group coverage*
  - You may want to delay Part B
  - No penalty if you enroll while you are ACTIVELY working
  - Will get SEP*

- **Special Enrollment Period (SEP)**
  - You have 8 months to get Medicare without a penalty after employment ends

- **General Enrollment Period (GEP)**
  - Was not working with Group Coverage
  - Enroll between Jan 1 – March 31, coverage starts first day of the following month
  - May have a penalty
Part B- How much does it cost?

- Monthly Medicare Part B premium
  - $164.90* base premium for 2023
    - Taken by automatic payment monthly from:
      - Social Security check, Railroad retirement or Federal government pension check
    - May be billed directly if not receiving one of the above incomes

- Late Enrollment Penalty
  - Penalty is 10% per year x number of years, added to monthly premium-FOREVER!

*Part B premiums are means tested based on annual income
Part B - How much does it cost?

Your out-of-pocket costs

- $226.00 Annual deductible for 2023
- After the Annual Part B Deductible is met, Medicare pays 80% of approved amount for most Part B services

Income-Related Monthly Adjustment Amount (IRMAA)

- Means-Tested premiums
- Based on most recent, complete IRS Filing (2021)
## Part B- How much does it cost?

### Means Tested Premiums for 2023

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Monthly premium in 2023</th>
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<tbody>
<tr>
<td><strong>Individual</strong></td>
<td><strong>Couple</strong></td>
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<tr>
<td>Equal to or below $97,000</td>
<td>Equal to or below $194,000</td>
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<tr>
<td>$97,001 - $123,000</td>
<td>$194,001 - $246,000</td>
</tr>
<tr>
<td>$123,001 - $153,000</td>
<td>$246,001 - $306,000</td>
</tr>
<tr>
<td>$153,001 - $183,000</td>
<td>$306,001 - $366,000</td>
</tr>
<tr>
<td>$183,001 - $500,000</td>
<td>$366,001 - $750,000</td>
</tr>
<tr>
<td>$500,000 and above</td>
<td>$750,000 and above</td>
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Medicare Part B: Medical Insurance
Part B: Covered Services

- Doctors
- Lab/X-ray
- Medical/Surgical/Anesthesia, Second Opinion
- Blood beginning with the 4th pint
- Ambulance (emergency)
- Annual flu shots, Hepatitis B, Pneumonia shot, Shingle's vaccine**
  - ** Part B pays the cost to administer the vaccine only
- PT/OT/ST (with limits)
- Durable Medical Equipment (DME)
- Limited coverage for other services (with medical necessity)
Part B: Non-Covered Services

- Routine physicals
- Routine foot care
- Hearing aides or the fitting of them
- Routine eye exams/glasses/refractions
- Dental care
- Cosmetic surgery
Part B: Preventative Services

- Welcome to Medicare Preventive Visit*
- Annual ‘Wellness’ Review*
- Many more services:
  - Cardiovascular screening
  - Colorectal screening
  - Diabetes screening services and supplies
- *Medicare & You for more detailed info

Blue Apple symbols
Medicare Savings Program (MSP)
Medicare Savings Programs:

► Can help pay the Medicare Part B premium
► May help with other Medicare Part A and B deductibles and coinsurance amounts
► Approval automatically qualifies for help with Medicare Part D costs
► Must apply for Medicare Savings Programs through the local Dept. of human Services
  ▪ automatic if already on some programs- SSI, OAP or LTC Medicaid
► Must meet income and asset guidelines/limits
Medicare Savings Program 2023**

**Income Limits**

QMB* (Single) $1,235 (Couple) $1,663  
SLMB* (Single) $1,478 (Couple) $1,992  
QI* (Single) $1,660 (Couple) $2,239

*All amounts include $20 disregard added

2023 Asset Levels for QMB, SLMB, QI

(Single) $9090 (Couple) $13,360

- **Does not** include home, primary vehicle, personal possessions
- **Does count** checking, savings, CD's, IRA's, stocks, bonds, etc.
- May add $1500 per person for burial allowance

**Income and asset limits change each year**

2/2/2023
Still Have Questions?  
Your local Colorado SHIP is here for you!

For in depth, one-on-one insurance counseling and assistance with Medicare, call the Colorado Toll-free, statewide number to find a local SHIP near you:  (888) 696-7213

For more information about the SHIP program and volunteer opportunities, please visit www.shiptacenter.org

The Colorado SHIP and SMP are supported in part by a grant from the Administration for Community Living (ACL) and by the Older Coloradans Act.
Please take the national SHIP/SMP Survey.

The SHIP-SMP Survey of One-on-One Assistance and Group Outreach will gauge individuals' satisfaction with the services provided by SHIP and SMP team members.

The survey results are used to help continued funding at the federal level for this increasingly important program and services it provides.

The Medicare beneficiary population grew nearly 29% from 45.4 million (2008) to 58.5 million (2017).

Meanwhile, federal funding for the SHIP program grew roughly 11% from $42.6 million (2008) to $47.1 million (2017).

Survey will be emailed to attendee's the next day.
Be Alert for Scammers!

Medicare covers the COVID-19 vaccine at no cost to you. If anyone asks you to share your Medicare Number or pay for access to the vaccine, you can bet it’s a scam!

The Colorado **Senior Medicare Patrol** educates and empowers you to **Protect, Detect** and **Report** potential Medicare fraud, errors and abuse.

For more information, education or volunteer opportunities, or to report a concern, call the Colorado SMP hotline at (800) 503-5190 or visit [www.smpresource.org](http://www.smpresource.org) to find a SMP near you.
Want to Make a Difference in Your Community?

Be a Crime Fighter! Fight Fraud – Educate – Empower!

In just a few hours each month you can help prevent identity theft, scams, healthcare fraud, and other crimes that target older Colorado residents!

HERE’S WHAT YOU CAN DO AS A Senior Medicare Patrol
to help your community:

- Put your experience and skills to work
- Learn how to spot Medicare scams and errors
- Educate and empower consumer

How Do Volunteers Help Stop Fraud?

- Group presentations
- Distribute information at senior/health fairs
- Schedule presentations
- Recruit volunteer candidates
- Advise on where to get help if fraud is suspected

The Senior Medicare Patrol (SMP) empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. SMPs are here to answer your questions. Advice is free, confidential and objective. Medicare is complicated. What may seem like an error to the beneficiary may simply be the result of a misunderstanding about benefits. It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. The Colorado Senior Medicare Patrol is here to help.

CONTACT: Karen Morgan at Pikes Peak Area Agency on Aging (719) 471-2096 x145 for more information.
Questions?
Contact Info:
PPACG Area Agency on Aging
Senior Insurance Assistance, your local SHIP program

We staff a total of 5 full time counselors and 2 part-time volunteers, all fully trained and certified by Medicare and the state of Colorado, to assist you.

Roma Costanza, Medicare Specialist/SHIP Coordinator
seniorinsur@ppacg.org

(719) 635-4891 - in El Paso, Park, Teller, Fremont, Custer, Lake, Huerfano, Las Animas and Chaffee counties

(888) 696-7213 - toll free, state-wide-will route you to the SHIP office closest to you!

For more information about the SHIP program and volunteer opportunities, please visit www.shiptacenter.org

This project was supported, in part by grant number 90SAPG0060, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.